The following title-by-title summary outlines the American Rescue Plan Act as passed by the Senate on March 6th, 2021. The bill will provide urgent and targeted funding to defeat the virus and provide workers and families the resources they need to survive the pandemic while the vaccine is distributed to every American.

The bill provides for a total of $1.88 trillion in federal investments.

**Title I – Committee on Agriculture, Nutrition, and Forestry**

- **Nutrition**: The bill will extend the 15% increase in SNAP benefits through September 30, 2021 to address the hunger crisis. As many as 50 million Americans have struggled to feed themselves or their families during the pandemic and need continued support to put food on the table.

- The bill will extend the Pandemic EBT program which helps children in need by providing families, who normally would receive school meals in person, with the value of those missed school breakfasts and lunches. During this time of historic hunger for American families, it is critical that this program is available through the pandemic, including summer months to keep the 22 million children who use this program fed.

- This bill will provide funding for outreach and modernization to make the WIC program more user-friendly and increases the Cash Value Voucher benefit so moms and babies can buy additional fruits and vegetables. Participation in WIC has declined significantly in recent years, barely rising during the pandemic.

- **Food Supply Chain**: The bill will build on the bipartisan approach from the December COVID-19 package, by providing $4 billion to support the food supply chain through the purchase and distribution of food, the purchase of PPE for farmworkers and other frontline food workers, and financial support for farmers, small and medium sized food processing companies, farmers markets, and others to create more resilient and competitive food supply chains. It also provides funding to monitor COVID-19 in animals and reduce overtime inspection fees for small meat and poultry processors. Our food supply chain has shown to be highly vulnerable due to the COVID-19 crisis affecting farmers, families, food businesses, and essential food workers.

- ** Farmers of Color**: The bill will provide debt relief and assistance to socially disadvantaged farmers and ranchers who have faced disproportionate impacts from the pandemic as a result of longstanding discrimination. The Agriculture Department’s lending and financial assistance programs have long discriminated against Black, Indigenous, Hispanic, and other farmers of color. Black farmers in the South alone have lost more than 12 million acres of farmland since the 1950s and many farmers of color who remain in agriculture struggle with burdensome debt that has prevented many from being able to grow and sustain their farms, especially during the pandemic. This is an important step to ensure these farmers benefit from COVID-19 assistance programs.

- **Rural Health Care**: This bill will provide a lifeline for healthcare in rural America by increasing vaccine distribution capacity, providing medical supplies and medical surge capacity, expand access to telehealth, and help to fill the gap for rural healthcare
providers, many of whom were already stretched thin before COVID-19 and have suffered additional lost revenue due to the pandemic.

- **International Food Aid:** The bill will provide $800 million to Food for Peace Title II to purchase US grown commodities for distribution to those experiencing hunger in developing countries. COVID-19 has worsened the hunger crisis around the world, with several countries at-risk of famine as a result.

**Title II – Committee on Health, Education, Labor, and Pensions**

- **Vaccines:** In order to ensure vaccines reach every community as quickly as possible, especially communities of color and hard to reach areas, there is $7.5 billion in CDC funding for vaccine distribution – including the vaccine clinics proposed by the Biden administration. There is also $5.2 billion for BARDA for vaccine and supplies procurement.

- **Testing:** The bill provides $48.3 billion for testing in order to contain the virus and mitigate its effects, hire staff for contact tracing, provide PPE for frontline health workers, and take other steps to combat the virus, such as enabling isolation and quarantine. The bill also provides $1.733 billion for enhanced genomic sequencing.

- **Health Workforce:** Public health workers in communities across the country are the key to getting the virus under control. Every clinician that administers the vaccine is supported by a team of public health workers who make the system work. However, local and state health departments have lost 23 percent of their workforce since 2008, and almost a quarter of health department staff are currently eligible for retirement. This bill provides $7.66 billion to bolster the public health workforce and COVID-19 response.

- **Community Health Centers and Health Disparities:** Deeply rooted systemic racism, bias, and discrimination have created health disparities that have been exacerbated by the flawed pandemic response. Significant investments are necessary to repair, and begin to reverse, these disparities – this bill delivers immediate relief to frontline providers who serve communities of color and underserved populations hardest hit by pandemic. This includes $7.6 billion for community health centers, $1.44 billion for Older Americans Act programs, $800 million for the National Health Services Corps and more.

- **Mental Health:** The need for accessible mental health and substance use disorder treatment has skyrocketed during the pandemic, with cash-strapped states and localities struggling to meet the need. The bill includes $3.88 billion to expand on those investments made in the year-end 2020 package to increase availability of treatment.

- **K-12 Schools:** ARP provides over $125 billion for public K-12 schools to safely reopen schools for in-person learning, address learning loss, and support students as they work to recover from the long-term impacts of the pandemic. The bill includes $122.747 billion in funding for the Elementary and Secondary School Education Relief Fund (ESSER). States are required to subgrant at least 90 percent of ESSER funds to school districts to support the implementation of public health protocols to safely reopen schools for in-person learning, address students’ learning loss, and meet students’ long-term academic,
social, and emotional needs. School districts and States are required to use at least 20 percent and 5 percent, respectively, of ESSER funds to implement evidence-based interventions to address learning loss. States are also required to use an additional 1 percent of their state-level ESSER funds for evidence-based summer enrichment programs and an additional 1 percent of their state-level ESSER funds for evidence-based comprehensive afterschool programs. Additionally, ARP includes $800 million in dedicated funding for the identification and provision of wraparound services for students experiencing homelessness and over $3 billion in funding for programs authorized under the Individuals with Disabilities Education Act. ARP also includes $2.75 billion for States to provide services to non-public schools that serve a significant percentage of students from low-income families. A “maintenance of effort” provision will help to protect against K-12 education cuts at the state and local level and a “maintenance of equity” requirement will ensure higher-poverty school districts and schools do not shoulder a disproportionate amount of any state or local education cuts that do occur.

- **Higher Ed:** ARPA provides $39.6 billion to colleges and universities and their students. At least half of such funding must be spent on emergency financial aid grants to students to help them with college costs and basic needs like food, housing, and health care, with the other half available to institutions of higher education to defray lost revenue and increased costs from declining enrollment, the transition to online learning, closures of revenue-producing services and facilities, and COVID-19 testing, vaccination, PPE, and classroom retrofits. Institutions have shed over 650,000 jobs since the pandemic began, the fastest in recorded history, often hitting low-wage workers and staff of color hardest. A “maintenance of effort” provision will help to protect against higher education cuts at the state and local level.

- **Child Care and Head Start:** ARPA includes $39 billion for child care, including nearly $24 billion for Child Care Stabilization grants and nearly $15 billion for the Child Care and Development Block Grant (CCDBG) program. States must use Child Care Stabilization funds to award subgrants to qualified child care providers that are either open or temporarily closed to help support their operations during the pandemic. Subgrants can be used for expenses such as personnel expenses, rent and mortgage payments, cleaning supplies and personal protective equipment, mental health services for children and staff, and other goods and services necessary to maintain or resume operations of the child care provider. Subgrant recipients must certify that they will abide by state and local public health guidance, continue to pay their staff full wages, and provide copayment and tuition relief to families, to the extent possible, as a condition of subgrant funding. States may reserve up to 10 percent of grant funds for supply building, administrative, and technical assistance costs. The Child Care Stabilization funding will help sustain an estimated 449,000 child care providers, serving a total of 7.3 million children, for 6 months. The Child Care and Development Block Grant (CCDBG) funds can be used flexibly by states, including for child care subsidies. ARPA gives states the authority to expand eligibility for child care assistance to essential workers, regardless of their income. The CCDBG funds will expand child care assistance to an estimated
875,000 children. ARPA also includes $1 billion for Head Start, to ensure Head Start programs have the resources they need to continue safely providing services to children and families throughout the pandemic.

- **Family Violence and Child Abuse Prevention and Treatment**: ARPA includes $350 million in funding for programs authorized under CAPTA. Families are facing increased stressors related to financial hardship and isolation during this pandemic. This includes $250 million in funding for community-based child abuse prevention programs to provide services to strengthen and support families throughout the pandemic. The funding will ensure that child welfare agencies have the necessary supports to safely prevent, investigate, and treat child abuse and neglect. The proposal also includes funding for domestic violence and sexual assault service providers.

- **LIHEAP and Water Utility Bill Assistance**: ARPA includes $4.5 billion for the Low-Income Home Energy Assistance Program (LIHEAP), and $500 million for low-income water assistance. One of the first bills that low-income individuals stop paying when under financial hardship are utility bills. During the COVID-19 pandemic, and especially this winter, non-payment rates have skyrocketed for electricity, heating, and water utilities, posing a mounting risk of utility shutoffs in the middle of the winter, during a pandemic. Funding for LIHEAP and water utility bill assistance will provide vital support to help low income families meet their utility expenses.

- **Institute of Museum and Library Services**: ARPA includes $200 million in funding for libraries through IMLS. These funds will provide emergency relief to over 17,000 public libraries across the country. This funding will allow libraries to safely reopen and implement public health protocols. This emergency relief will enable libraries to provide residents with accessible Wi-Fi, internet hotspots, education resources, expanded digital resources, and workforce development opportunities, which are heavily relied upon services for marginalized individuals.

- **National Endowment for the Arts and National Endowment for the Humanities**: ARPA includes $135 million apiece for the NEA and NEH. These funds will support arts and cultural organizations to address layoffs, budget cuts, and implementation of public health protocols to safely reopen.

- **Corporation for National and Community Service (CNCS)**: ARPA includes $1 billion to support CNCS. Additional funding will position AmeriCorps to increase the number of national service participants while making immediate targeted investments to meet the priorities outlined in the Biden Administration’s COVID-19 response strategy, including helping schools safely reopen, tackling the growing hunger crisis, and helping communities across the nation address other challenges brought on by the pandemic.

- **Department of Labor (DOL)**: ARPA provides additional funding of $200 million for DOL worker protection enforcement activities. This includes increases to the Wage and Hour Division, the Office of Workers’ Compensation Programs, the Office of the
Title III - Committee on Banking, Housing, and Urban Affairs

- **Emergency Rental Assistance:** The $25 billion in emergency rental assistance provided in the December package was a good start, but falls short of the estimated $57 billion in back rent that renters already owed as of January. The American Rescue Plan includes $21.55 billion in Emergency Rental Assistance to augment funds provided to states, localities, and territories in December to help families pay the rent and utilities and stay in their homes.

- **Housing Counseling:** Millions of homeowners and renters are behind on monthly payments and will need help navigating assistance and modification and workout options. Housing counselors are on the front lines of providing this advice, yet they have not received funding since the pandemic began. The American Rescue Plan provides $100 million for housing counseling, which will be distributed to housing counseling organizations through NeighborWorks. This funding will allow counselors to help both homeowners and renters remain in their homes and avoid being faced with overwhelming debt burdens.

- **Assistance for People Experiencing Homelessness:** Before the pandemic, there were already an estimated 568,000 individuals and families experiencing homelessness, many of whom have underlying health challenges. The American Rescue Plan includes $5 billion to help communities provide supportive services and safe, socially distant housing solutions, including purchase of properties like motels for use as non-congregate shelter, to protect the health of these families and individuals and help control transmission of coronavirus.

- **Emergency Housing Vouchers:** Emergency housing vouchers will transition high-need homeless and at-risk families, youth, and individuals, including survivors of domestic violence and human trafficking, to stable housing. The $5 billion included in the American Rescue Plan will provide a more stable platform to access health care, education, and jobs. Emergency housing vouchers will expire after these assisted families no longer need them.

- **Rural Rental Assistance:** The bill provides $100 million to support households residing in USDA-subsidized rural properties and who are struggling to pay rent during the coronavirus.

- **Mortgage and Utility Assistance:** An estimated 3.3 million homeowners are behind on their payments or in foreclosure, and more homeowners are likely behind on utilities and property taxes. Homeowners of color are disproportionately likely to have fallen behind during the pandemic. There has been no funding dedicated to assist homeowners since the pandemic began, and with millions of forbearance plans set to expire in the months ahead, funding will be critical to help homeowners get back on track. The American Rescue Plan provides $9.961 billion in funding through the Department of Treasury to states, territories, tribes, and tribally designated housing entities to provide direct assistance to homeowners.
- **Rural Homeowners:** Thousands of low-income households who have become homeowners through the USDA 502 and 504 Direct mortgage programs have fallen behind on their payments during this pandemic. The American Rescue Plan provides $39 million for these mortgage programs to allow USDA to help homeowners who have fallen behind get back on track.

- **Fair Housing:** Fair housing organizations help renters, homeowners, and housing providers identify and combat housing discrimination and need additional resources to address the sudden increase in housing challenges and need for socially-distanced services amid the pandemic. The American Rescue Plan Act provides $20 million to help fair housing organizations meet increased fair housing needs.

- **Public Transportation:** Public transportation agencies estimate they face more than tens of billions of additional costs and revenue losses related to the COVID-19 crisis. The American Rescue Plan Act provides $30.4 billion of additional relief funding to transit agencies to prevent layoffs of transit workers and prevent severe cuts to transit services that essential workers and the general public rely on. Most of the transit relief funding is provided as formula grants based on operating costs, the bipartisan formula established in preceding relief legislation. Funding is also included to ensure that ongoing transit construction projects do not experience costly delays or slowdowns. The legislation also includes $100 million to preserve intercity buses services under the section 5311(f) program.

- **Small Business Capital:** SSBCI provides investment for state governments to set up programs that can leverage billions of dollars in private capital for low-interest loans and other investment to help entrepreneurs and the small business economy rebound from this crisis. The $1.5 billion in SSBCI in 2010 helped states leverage at least 10 times the amount of their SSBCI funds to generate new small business lending, helping to create or retain over 240,000 jobs. The American Rescue Plan provides $10 billion for the SSBCI to help states support small businesses as they recover from the pandemic and reemerge stronger and more resilient than before.

- **Defense Production Act:** In order to combat COVID-19 and address shortfalls in our medical supply chain, the American Rescue Plan provides $10 billion to expand domestic production of personal protective equipment (PPE), vaccines, and other medical supplies.

**Title IV - Committee on Homeland Security and Governmental Affairs**

- **Disaster Relief Fund & Funeral Assistance:** The bill will provide $50 million for the Disaster Relief Fund (DRF) at the Federal Emergency Management Agency (FEMA), which assists states, Tribal Nations, and territories, as well as individuals and qualifying private nonprofits, as they respond to the over 29 million COVID-19 cases across the country that have led to over 525,000 deaths. This funding can pay for personal protective equipment; vaccine distribution; sanitization of schools, public transit, and courthouses; health care overtime costs; and other needs. This money can also be allocated to extending the hard fought funeral assistance program Democrats secured in
the last COVID relief package that will reimburse those who have lost a loved one to COVID for many common funeral expenses.

- **FEMA Grant Programs:** Emergency managers, firefighters, and governmental and non-governmental organizations such as food pantries and shelters have been on the frontlines of COVID-19 response across the country. These organizations have been strained by surges in need and demand for their help. The pandemic has increased operational costs, reduced capacity, and created shortfalls in many municipal budgets. The bill provides grant funding for the FEMA Emergency Food and Shelter Program; Emergency Management Performance Grants; Assistance to Firefighter Grants; and, Staffing for Adequate Fire and Emergency Response Grants. These resources will ensure that these critical frontline organizations will be able to continue to support COVID-19 response locally, provide vital services, deliver humanitarian relief, and maintain capacity to respond to other emergencies in their communities.

- **Oversight of COVID Relief Funding:** Comprehensive oversight is needed to regain public trust and make sure federal dollars have been and continue to be spent responsibly. The bill supports the Government Accountability Office and the Pandemic Response Accountability Committee, which was created in the CARES Act to provide oversight and keep Congress and the public informed about the unprecedented whole-of-government COVID-19 response and associated spending.

- **Federal Workforce Protections:** Included in the bill are provisions to ensure the safety of the federal workforce as they battle on the frontlines of this unprecedented health crisis – from providing medical care to delivering our mail to safeguarding our national security. The bill creates an emergency fund to allow paid leave for workers who are ill or who have been exposed to COVID-19; this is an essential protection for preventing the spread of COVID-19 to colleagues and members of their communities. The bill also ensures federal employees who are diagnosed with COVID-19 as a result of their service can receive workers’ compensation benefits, a measure that will support seriously ill workers with long-term complications, and allow their families to receive survivor benefits if their loved one has passed away. Additionally, the bill provides resources for testing and other measures to keep the President, Vice President, and other White House personnel safe.

- **Information Technology and Cyber Security.** The bill provides $2 billion to equip federal agencies with modern technology and cybersecurity tools to effectively and securely deliver to the American public the services and benefits that Congress has provided to fight COVID-19. These funds will protect vaccine development and distribution, address the technology and security challenges that arose with the rapid shift to remote work, and better enable agencies to meet the high demand for services and accurate information from the American public.
Title V - Committee on Small Business and Entrepreneurship

- **Targeted EIDL Grants**: The bill will add $15 billion in new funding for Targeted EIDL grants to provide hard-hit, underserved small businesses with increased flexible grant relief. These grants will be particularly helpful for very small businesses and sole proprietors, which include over 90 percent of minority-owned businesses that have been disproportionately devastated by this crisis.

- **Restaurants**: The bill will provide $28.6 billion in direct relief for the restaurant industry through the creation of a grant program as envisioned in the RESTAURANTS Act. The restaurant industry has been among the hardest hit during the pandemic. Over 110,000 restaurants and bars – more than one in six across the country – have closed permanently or long-term, causing the loss of over 2.4 million jobs. It is estimated that independent restaurants – small, mom-and-pop restaurants – lost over $135 billion in sales last year, while the broader industry lost $240 billion. While PPP has offered some vital assistance to the nation’s restaurants, a significant need still exists, especially for smaller restaurants.

- **Shuttered Venue Operators Grant Program**: This bill provides $1.25 billion in additional funds for the Shuttered Venue Operators Grant Program because last year’s end-of-year package did not include sufficient funding to ensure all eligible applicants would be covered based on rough estimates. Eligible applicants can now access both the Shuttered Venue Operators Grant and PPP to address SVOG’s delayed start.

- **Expanded PPP Eligibility**: This bill expands PPP eligibility to include additional nonprofits such as 501(c)(5) labor and agricultural organizations and community locations of larger nonprofits and provides $7 billion for that purpose. Nonprofits are a significant sector in the economy and are on the frontlines of providing social services during this crisis. An additional $250 million is also provided to expand PPP eligibility for digital news services that provide local news and lifesaving information about public health guidance during the pandemic.

- **Community Navigator Technical Assistance and Administrative Funding**: The bill provides $175 million in new assistance to fund community organizations, SBA resource partners, and community financial institutions with experience working in minority, immigrant, and rural communities to serve as community navigators to help connect small business owners in these communities to critical resources, including small business loans, business licenses, and federal, state, and local business assistance programs. The bill also includes $1.325 billion to support SBA’s mission and to administer the new grants and other relief programs.

Title VI - Committee on Environment and Public Works

- **Economic Development Administration** funding provides flexible investment for rebuilding local economies and hard-hit industries, including tourism and travel. The American Rescue Plan provides the Economic Development Administration with $3
billion to aid communities in rebuilding local economies, which includes $750 million for the travel, tourism, and outdoor recreation sectors. Previously, the CARES Act provided $1.5 billion for economic adjustment assistance to help revitalize local communities after the pandemic. The CARES funding is oversubscribed, with the amount of funding requested far outstripping the available amount, as communities face growing needs in responding to the significant job losses caused by COVID-19. This funding will also help EDA fulfill its role as the lead agency under the National Disaster Response Framework to assist communities with economic recovery following a disaster, including the current health pandemic.

- **Air Quality Monitoring and Pollution Clean-up:** COVID-19 has killed more than 500,000 Americans, but these tragic effects haven’t been evenly distributed across the country. Communities exposed to higher levels of air and toxic pollution, such as the dirty soot from old diesel engines, are also more likely to have higher COVID-19 morbidity and mortality rates. Multiple scientific studies have found direct links between long term exposure to air pollution and higher risks of dying from COVID-19. This bill provides $100 million to the Environmental Protection Agency (EPA) in funding to update our national air quality monitoring system and reduce the air and toxic pollution that is linked with contributing to COVID-19 deaths. $50 million of this funding is targeted to low income communities and communities of color who are significantly more likely to live with poor air quality and to be more susceptible to COVID-19. This funding will be directed to EPA grant programs with a proven track record for cleaning up deadly air and toxic pollution, all the while creating good-paying American jobs.

- **U.S. Fish and Wildlife Service Funding:** COVID-19 is a zoonotic disease. This funding will allow the U.S. Fish and Wildlife Service to better prevent wildlife trafficking, which can contribute to the spread of zoonotic diseases, as well as to track and study wildlife disease. This bill also provides funding for the care of captive species protected under the Endangered Species Act or rescued, confiscated or other federal trust species in facilities experiencing lost revenues due to COVID-19.

**Title VII - Committee on Commerce, Science, and Transportation**

- **Broadband for Remote Learning:** At least 12 million K-12 public school students live in households without either an internet connection or a device adequate for distance learning at home. And, a disproportionate amount of the children that lack Internet connectivity come from communities of color, low-income households, Tribal lands, and rural areas. This bill will provide $7.172 billion to the Federal Communications Commission to help schools and libraries ensure that our nation’s schoolchildren can fully participate in remote learning, even as schools look to reopen safely.

- **Corporation for Public Broadcasting.** The $175 million in support for public broadcasting provided by this bill will help public broadcasters around the country weather the economic fallout to their stations from the COVID crisis. This stabilization support is critical for ensuring universal access to public broadcasting and the high-
quality, non-commercial content and telecommunications services they provide that educate, inform, and help protect the public.

- **Amtrak**: This bill provides additional relief to Amtrak to keep rail service running across the nation, to rehire 1,230 workers who have been involuntarily furloughed as a result of COVID, and to restore full long-distance service to remote communities that rely on Amtrak as a link to economic centers.

- **Airline Jobs**: Aviation drives 5 percent of U.S. gross domestic product (GDP) and supports over 10 million U.S. jobs. U.S. airline passenger volumes are at 42 percent compared to pre-pandemic levels. Extension of the airline payroll support program will help airlines and contractors avert mass layoffs and furloughs due to the unprecedented drop in business. Moreover, many of these jobs require intricate educational prerequisites, training requirements, and certifications, which if lost, would take years if not decades to build back. This relief will position the U.S. airline industry to capture the return of air travel demand.

- **Airports**: Airports have been especially hard hit by the pandemic, and without billions in additional aid will be forced to cut the jobs of thousands of employees, reduce or discontinue operations, and be unable to make payments on capital projects. The workforce retention requirements associated with federal relief protect workers at commercial airports across the United States. Airport relief is also designed to help small airport concessionaires, many of which are disadvantage business owners.

- **Aviation Manufacturing Workforce**: The U.S. aerospace industry represents nearly 2% of total U.S. Gross Domestic Product (GDP), and provides America’s leading export by value. However, the drop off in commercial air travel has caused a drop off in orders for new planes which in turn has disrupted the entire aviation manufacturing supply chain. Over 100,000 aerospace manufacturing jobs have been lost and more jobs are at risk. This program is the first federal relief designed to protect these highly-skilled workers, the bedrock of American innovation and global leadership in advanced technology.

- **Research Relief**: Researchers whose work was interrupted by COVID-19 are running out of funds to complete their research and there has been no funding to the National Science Foundation (“NSF”) to fill that gap. Without this research relief, the NSF would have to choose between supplementing existing grantees to allow them to finish their research and funding new research, which will result in either not reaping the benefits of taxpayer’s investment into existing grants or creating a research backlog that further reduces the agency’s ability to fund highly meritorious research.

- **Manufacturing**: In the CARES Act, the Manufacturing USA program was given $10 million to respond to COVID-19. That funding went to, among other things, rapid research on the efficacy of mask sterilization techniques, developing the next generation of face masks, and helping the workforce reskill to meet the demand for advanced manufacturing workers. The Manufacturing USA program has $150 million in additional COVID-19 related projects that can be rapidly awarded to aid in pandemic response and recovery.
• **Consumer Product Safety.** The pandemic has exposed weaknesses in the nation’s ability to detect and deter unsafe consumer products entering the United States, ranging from a lack of port inspectors to insufficient ability to monitor increases in online sales. This bill provides $50 million in needed funds to the U.S. Consumer Product Safety Commission to help the agency protect the public from unreasonable risks of injury or death associated with consumer products during the COVID-19 pandemic.

• **Prevention of COVID-19 Scams.** In 2020, the U.S. Federal Trade Commission tracked a record 4.7 million consumer complaints, including over 365,000 reports of fraud, identity theft, and other scams related to the pandemic. The bill appropriates $30.4 million to the FTC to combat the rise in consumer scams during the pandemic. This funding would allow the FTC to employ more personnel and enhance enforcement efforts to root out COVID-19 scams.

• **Department of Commerce Inspector General:** This legislation appropriates $3 million for the Department of Commerce Inspector General in their oversight of spending provided in the bill to root out fraud, waste, and abuse.

**Title VIII – Committee on Veterans’ Affairs**

• The bill provides funding to waive copays for veterans during the pandemic, and to provide health care services and support to veterans, including COVID-19 vaccine distribution, expanded mental health care, enhanced telehealth capabilities, extended support for veterans who are homeless or in danger of becoming homeless, and PPE and supplies for clinical employees.

• It also establishes a new program to provide retraining assistance for veterans who have lost their jobs due to COVID, and includes funding for VA to mitigate the pandemic’s impacts on the benefits claims and appeals backlog.

• As many State Veterans Homes have struggled to protect veterans from COVID, this bill provides funding to support COVID-19 response, staff and veteran safety, and preparedness at these facilities through one-time payments to support operations and additional construction grants to support shovel-ready projects.

• Millions of veterans have had their health care appointments delayed during the course of the pandemic, and this bill provides critical funding to ensure VA is able to provide the highest quality of care to veterans when they need it.

**Title IX – Committee on Finance**

• **Direct Payments:** The bill fulfills the Democrats’ commitment to provide a full $2,000 Economic Impact Payment for taxpayers who have been hard hit economically by the pandemic. This package includes a $1,400 payment to supplement the $600 already provided in December. With the economy on weakened footing, another round of rebates is critical to sustaining household spending for the beginning of 2021.

• **Unemployment Insurance extension:** The bill extends the critical financial lifeline of enhanced unemployment insurance for the 18 million Americans that are currently
relying on these benefits until September 6, 2021. This includes an extension of the federal unemployment insurance bump that is added to all unemployment benefits (Federal Pandemic Unemployment Compensation, or FPUC), at the current law amount of $300. It also includes extensions of the Pandemic Unemployment Assistance (PUA) program, which expands eligibility for the self-employed, gig workers, freelancers and others in non-traditional employment who do not qualify for regular unemployment insurance, as well as the Pandemic Emergency Unemployment Compensation (PEUC) program, which makes additional weeks of benefits available to workers who exhaust their state benefits. All other CARES Act and Families First Act unemployment programs are similarly extended until September 6.

- **Unemployment Insurance Taxation:** The bill creates a $10,200 tax exclusion for unemployment compensation income for tax year 2020 for households with incomes under $150,000.

- **EITC and CTC:** The COVID-19 recession has greatly exacerbated income inequality in America. This bill also includes a significant expansion of two of the most powerful and effective anti-poverty tools the U.S. government has: the Earned Income Tax Credit (EITC) and Child Tax Credit (CTC). It will nearly triple the maximum EITC for childless workers, providing additional relief to more than 17 million of these individuals – most importantly, getting economic help to those working in essential but low-paid jobs on the frontlines of the pandemic. To put more money into the pockets of working families, it will increase the amount of the CTC, from $2,000 to $3,000 (with a more generous $3,600 credit for children under the age of 6). The CTC will also be fully refundable, ensuring this vital resource is available to the lowest-income households. It is estimated that these changes will lift nearly 10 million children across the U.S. above or closer to the poverty line. Additionally, this bill includes an expansion of the Child and Dependent Care Tax Credit to help working families afford the cost of child care during this crisis. This includes increasing the credit so households can receive a total of up to $4,000 for one child or $8,000 for two or more children, and making it fully refundable so families who owe little in taxes can still benefit.

- **State and Local Fiscal Aid:** The bill includes needed direct aid to state and local governments. Many states have sustained massive revenue shortfalls and face a host of increased spending needs. Nationwide, state and local employment is down 1.4 million since the pandemic began and job losses increased by 50,000 in December. The need is particularly pronounced at the local level: a National League of Cities survey showed a 21-percent revenue decline among cities with losses and the National Association of Counties projected a 20-percent revenue decline. These figures may grow worse over time as property tax revenue decreases have lagged recessions by two years or more. These budget impacts for localities do not account for increased expenses, which were not recognized for most cities and counties in CARES (where money went to only those with 500,000 persons or more). We provide $350 billion to States, territories, Tribes, and local governments to be used for responding to the COVID-19 public health emergency, to offset revenue losses, bolster economic recovery and to provide premium pay for essential workers. We also provide a new $10 billion Critical Infrastructure Projects
program to help States, territories, and Tribal governments carry out critical capital projects directly enabling work, education, and health monitoring, including remote options, in response to COVID-19. State and local fiscal relief funds can be used for local economic recovery purposes, including assistance to households, small businesses and nonprofits, assistance to hard-hit industries like tourism, travel, and hospitality, and infrastructure investment. Finally, we add a new $2 billion county and Tribal assistance fund to make payments to eligible revenue-sharing counties and Tribes. Eligible counties and Tribes are those for which the Secretary determines there is a negative revenue impact owing to implementation of Federal programs or changes to those programs. The Congressional Budget Office has said that the Number One best “bang for the buck” of all the money Congress has passed so far is aid to state and local governments.

- **Health Care Support:** The bill includes five main provisions to improve health coverage. First, over the next two years, it invests nearly $35 billion in premium subsidy increases for those who buy coverage on the ACA marketplaces. The bill both increases the generosity of the subsidies for those who currently are eligible for subsidies, as well as removes the 400% federal poverty level limit on subsidy eligibility. Second, given significant income fluctuations in 2020, the bill forgives more than $6 billion in payments that people would need to make if their 2020 advanced premium subsidies did not match their income. Third, the bill provides a major incentive for holdout states to expand Medicaid, offering them a 5% increase on their base FMAP rate for two years if they expand coverage. Fourth, the bill subsidizes 100 percent of COBRA premiums for six months for individuals who lost employment or had reduced hours. Fifth, for one year, the bill provides premium subsidies of ACA marketplace coverage equivalent to a person earning up to 133% FPL for people who receive unemployment compensation. The bill also includes numerous investments to reduce health disparities, including an option for states to provide one-year of postpartum Medicaid coverage, support for state home-and-community based Medicaid services, and resources for COVID-19 response in nursing homes. The bill also increases rebates that pharmaceutical companies owe to Medicaid programs, provides $8.5 billion for rural providers, provides additional funding to safety-net hospitals and more.

- **Paid Sick Leave Credit:** The bill provides an extension and expansion of the paid sick and FMLA leave tax credits created in the Families First Coronavirus Response Act of 2020. It provides payroll tax credits for employers who voluntarily provide paid leave through the end of September 2021. It also expands eligibility to state and local governments that provide this benefit.

- **Employee Retention Tax Credit:** The bill extends and expands the Employee Retention Tax Credit (ERTC) through December 31, 2021. The ERTC, originally enacted in the CARES Act, helps struggling businesses retain and rehire workers. The bill expands the ERTC to allow certain severely distressed businesses to claim the credit for a greater share of employee wages. It also expands the credit to cover newly formed businesses, to help spur hiring and recovery.
• **Repeal of Election to Allocate Interest on Worldwide Basis:** The bill repeals the provision permitting taxpayers to elect to allocate and apportion interest expense on a worldwide basis.

• **Tax Treatment of Certain SBA Programs:** The bill provides for the tax-free treatment of Targeted EIDL Advances and Restaurant Revitalization Grants. It also clarifies that any otherwise-allowable deductions continue to be deductible notwithstanding the tax-free treatment of grant proceeds.

• **Modification of Reporting Requirements for Third Party Network Transactions:** The bill lowers and modifies the threshold below which a third party settlement organization is not required to report payments to participants in its network. For any calendar year beginning after December 31, 2021, a third party settlement organization is required to report transactions with any participating payee that exceed a minimum threshold of $600 in aggregate payments, regardless of the aggregate number of such transactions.

• **Extension of Excess Business Loss Limitation:** The bill extends for 1 year, through December 31, 2026, the limitation on excess business losses of non-corporate taxpayers.

**Title X - Committee on Foreign Relations**

- As long as the virus is spreading and mutating anywhere, it threatens Americans here at home. To protect the United States and the American public, the bill will enhance U.S. efforts to fight against the global spread of COVID-19 and its variants.
- The bill provides funding to the State Department and USAID for various global health-related activities, including vaccine development; international disaster relief, rehabilitation, and reconstruction; food security; support for COVID-related efforts of the Global Fund to Fight HIV/AIDS, Tuberculosis and Malaria; and economic recovery.
- The bill also provides life-saving assistance for millions of refugees and displaced persons around the world who are facing rampant hunger and medical needs as a result of the pandemic. It also provides urgently needed multilateral assistance, including for the World Health Organization, to demonstrate a U.S. commitment to and leadership in the fight against COVID-19.
- Finally, the bill provides operational expenses for the State Department and USAID to combat the disease and support American citizens and diplomats abroad. Both agencies have incurred significant budget shortfalls due to a reallocation of resources, loss in fees, and repatriation efforts caused by COVID, and both agencies require support for ongoing medical services and maintenance of operations and programs.

**Title XI - Committee on Indian Affairs**

- The federal government holds trust and treaty obligations to provide essential safety-net programs that serve Native communities, which were historically underfunded prior to the start of the COVID-19 pandemic. These programs have experienced significant strain as they attempt to respond to and mitigate the impacts of the pandemic on Native communities.
• **Health Care:** The Indian Health Service (IHS) serves 2.56 million American Indian/Alaska Natives (AIANs) through health care facilities operated by the federal government, Indian Tribes, and Urban Indian Organizations (UIOs). According to the CDC, AIANs are hospitalized for COVID-19 at four times the rate of Non-Hispanic Whites. This Title authorizes direct funding for the Department of Health and Human Services’ Indian Health Service (IHS) to address the impacts of the COVID-19 pandemic on operation of essential health and sanitation programs, including increasing mental health and substance use disorder prevention/treatment, improving health IT, addressing Native community sanitation issues, and replacing lost third party medical billing reimbursements (e.g., private insurance, Medicaid, Medicare) to ensure federally-operated IHS facilities, Tribally-operated IHS facilities, and facilities operated by UIOs can continue operations despite estimated budget shortfalls of 30-80%.

• **Public Safety, Child Welfare, Assistance to Tribal Governments, and Essential Infrastructure:** The Bureau of Indian Affairs operates essential programs for the benefit of tribes across Indian Country. Many of these programs continue to be impacted by the COVID-19 pandemic, including law enforcement, child welfare, general assistance, housing assistance, and certain water infrastructure and delivery programs. However, despite the importance of keeping these programs running, the Bureau of Indian Affairs has not received additional resources to support these programs since March of last year. This Title authorizes direct funding for the Department of the Interior’s Bureau of Indian Affairs (BIA) to address the impacts of the COVID-19 pandemic on operation of its essential social welfare and public safety programs.

• **Education:** The Department of Education and the Bureau of Indian Education (BIE) provide direct support for Native students in fulfillment of the federal trust responsibility. The majority of schools and dormitories serving Native students have critical infrastructure and facilities needs that would make returning to in-person education unsafe for staff and students during the ongoing pandemic. Additionally, many Native students live in highly rural areas without adequate broadband connectivity. Some estimates suggest that roughly 69% BIE students do not have access to virtual learning opportunities because of the digital divide, leaving these students to rely on receiving instruction by mail or risk potential COVID-19 exposure to find internet access points in other parts of their communities. This Title authorizes direct funding for the Native education programs and schools. From these funds, it specifies that these funds must be used for BIE-funded schools/dormitories and Tribal colleges and universities; and programs that support Tribal Education Agencies, Native Hawaiian education organizations, and Alaska Native education organizations.

• **Housing:** Native Americans have historically experienced higher rates of substandard and overcrowded housing compared to other demographics, a situation made even more dire by COVID-19, which spreads more readily in crowded, indoor environments. According to the Department of Housing and Urban Development (HUD), Native communities experience overcrowding in their homes at seven times the national average. Native Americans also experience high rates of homelessness. Nationwide, they have the second-highest rate of homelessness. The Centers for Disease Control and Prevention
recently published research that linked poor housing conditions to the disproportionately higher Covid-19 infection and death rate among Native Americans. This section authorizes direct funding for the HUD’s Office of Native American Programs to address the impacts of the COVID-19 pandemic on operation of its Native American housing and community development programs.

- **Native Languages:** There are an estimated 150 Native languages still spoken in the U.S. today. But, more than 80% of these languages have fewer than 1,000 speakers - many have fewer than 100. Because of the limited size and age of speaker populations, the COVID-19 pandemic represents an unprecedented threat to the survival of Native languages. This Title authorizes direct funding for the Department of Health and Human Service’s Administration for Native Americans (ANA) to issue emergency Native American language preservation and maintenance grants to Native American language communities to mitigate COVID-19 related disruptions or threats to the survival and continued vitality of their mother tongues.