**CARES Act Bill Summary**

**Resource – Bill Summary**

The Feeding America Government Relations Team is providing a bill summary of the CARES Act bill.

**Coronavirus, Aid, Relief, and Economic Security Act (CARES Act) Bill Summary of Nutrition and Other Provisions**

*Updated 4-1-20 upon enactment.*

The text of the CARES Act is [here](https://www.majorityleader.gov/sites/democraticwhip.house.gov/files/Senate%20Amendment%20to%20H.R.%20748_0.pdf), as well as summaries from the [House Committee on Appropriations](https://appropriations.house.gov/sites/democrats.appropriations.house.gov/files/Supp%20-%20local%20govts%20%20nonprofits.pdf) and [Senate Committee on Appropriations](https://www.appropriations.senate.gov/imo/media/doc/Coronavirus%20Supplemental%20Appropriations%20Summary_FINAL.pdf).

**Nutrition Provisions**

**TEFAP:**

* $450 million in additional funds for TEFAP, including $300 million for food purchases and $150 for storage and distribution costs.
	+ Note: this is in addition to the $400 million in TEFAP funds included in the Families First Coronavirus Relief Act.

**SNAP:**

* $15.5 billion in additional appropriations to help ensure SNAP has enough funding to handle increased caseload and related costs due to the pandemic. This is not additional, new resources for food assistance.
	+ Note: the bill does NOT provide the 15% increase in SNAP benefits or increase in the minimum benefit level that we had hoped for and will strongly insist be included in future legislation.

**Child Nutrition:**

* $8.8 billion in additional appropriations to help ensure child nutrition programs have enough funding to handle increased caseload & related costs due to the pandemic.

**Food Distribution Program on Indian Reservations (FDPIR):**

* $100 million in funds for the program, including $50 million for facility improvements and equipment upgrades and $50 million for costs related to additional food purchases.

**Nutrition Assistance for US Territories:**

* $200 million for grants to the Northern Mariana Islands, Puerto Rico, and American Samoa for nutrition assistance.

**Senior Nutrition Assistance:**

* $500 million for Congregate, Home-Delivered, and Native American Nutrition Services through the Older Americans Act (OAA).
* Relaxed OAA nutrition assistance requirements including nutrition guidelines the definition of homebound seniors.

**Other Provisions**

**Small Business Grants:**

* Emergency loans up to $10 million for nonprofits with 500 or fewer employees to cover payroll associated costs, including health insurance premiums, as well as rent, utilities, mortgage interest, and debt service. The loans will be forgiven for employers who retain employees through June 30, effectively converting the loan to a grant.
* Economic Injury Disaster Loans to provide nonprofits with 500 or fewer employees grants of up to $10,000 within three days.

**Unemployment Insurance (UI):**

*[Note: find more from the* [*National Employment Law Project*](https://www.nelp.org/publication/unemployment-insurance-provisions-coronavirus-aid-relief-economic-security-cares-act/)*]*

* Pandemic Unemployment Compensation (PUC): Provides an additional $600 per week in compensation to all regular UI and PUA claimants.
* Pandemic Emergency Unemployment Compensation (PEUC): Provides an additional 13 weeks of state UI benefits for claimants after the exhaust regular state UI benefits.
* Pandemic Unemployment Assistance (PUA): Provides UI to workers that are left out of regular UI or have exhausted state UI benefits.
* Short-Time Compensation (STC): Covers state costs to help employers shift employees to part-time with partial UI to make up for lost income.

**Housing Assistance:**

*[Note: find more from the* [*National Low Income Housing Coalition*](https://nlihc.org/resource/congressional-leaders-agree-coronavirus-response-package-funding-homelessness-and-housing)*]*

* 120-day moratorium on evictions in properties receiving any financial assistance.
* 60-day moratorium on foreclosures on federally backed mortgages and up to 180 days of forbearance.
* $4 billion for Emergency Solutions Grants for the homeless and those at risk of homelessness.
* $1.25 billion for rental assistance for low-income residents.
* Housing assistance including, $1 billion for project-based rental assistance, $685 million for public housing, $300 million for Native American housing, $65 million for Housing for Persons with AIDs (HOPWA), among others.

**Other Provisions:**

* Estimated $300 billion in direct cash payments of up to $1,200 to individuals making up to $99,000.
* $150 billion for Coronavirus Relief Fund for state, tribal, and local governments to cover costs broadly.
* $45 billion for the Disaster Relief Fund, the primary funding source for FEMA.
* Increased funding for cities and states including $5 billion for Community Development Block Grants (CDBG) and $1 billion for Community Services Block Grants (CSBG).
* Requires all private insurance plans to cover COVID-19 treatments and vaccine and makes all coronavirus tests free.