

## COVID-19 Response Information

*For the latest and most up-to-date information on COVID-19 resources, please visit Congresswoman Hartzler's website here: <https://hartzler.house.gov/coronavirus-updates>.*

### Funding for State and Local Governments

- 80% of the \$340 billion emergency supplemental appropriations in the [CARES Act](#) (H.R. 748) goes out through existing grants to support state, local, tribal, and community guarantees.
- **Coronavirus Relief Fund** – The bill provides \$150 billion for a program created under the Department of the Treasury to provide funding to states, tribes, and localities to offset lost revenue as a result of the coronavirus public health emergency.
  - No state can receive less than \$1.25 billion.
  - Funds must be paid within 30 days of enactment
  - States receive an amount equal to their relative population, deducting any amount that may have been paid to units of local government within the state who applied for funding independent of the state.
  - Local governments with a population of over 500,000 can apply directly to the Department of Treasury. These local governments cannot receive more than 45% of a state's allocation.
  - Smaller units of local government will need to work with their states to access funding.
  - Funds may only be used to cover the costs associated with necessary expenses incurred as a result of the coronavirus diseases 2019 public health emergency, not accounted for in the most recently approved state budget, for calendar year 2020. The fungibility of certain aspects of public budgeting and the general sorts of revenue shortfalls that are expected in the current economic climate makes it unclear how restrictive those limitations will be in practice.

### Funding for Rural Hospitals

- The CARES Act appropriates \$100 billion to hospitals and other health care providers and allows for accelerated Medicare payments. This will help hospitals, especially those facilities in rural areas, get the reliable and stable cash flow they need to help them maintain an adequate workforce, buy essential supplies, create additional infrastructure, and keep their doors open to care for patients.

### Funding for Federal Emergency Management Agency (FEMA) to support state and local response

- The CARES Act infuses \$45 billion into FEMA's Disaster Relief Fund (DRF), which will be added to the existing amounts in the DRF (approximately \$40 billion). This funding will help response efforts in states with approved major disaster declarations. The bill also includes \$100 million for FEMA's Emergency Management Performance Grants (EMPG), which support state and local emergency management capacity; \$100 million for Assistance for Firefighter Grants to support the acquisition of personal protective equipment; and \$200 million for FEMA's emergency food and shelter program.
- Communities interested in applying for a FEMA grant should contact their local or state emergency manager to begin the process and submit a Request for Public Assistance Form: <https://www.fema.gov/news-release/2020/03/23/coronavirus-covid-19-pandemic-public-assistance-simplified-application>
- Missouri was also approved for a Major Disaster Declaration, unlocking additional DRF and Public Assistance funding through FEMA.

## Exemptions for Paid Sick and Emergency Family and Medical Leave Requirements

- Health care providers, emergency responders, and some business under 50 employees are exempt from the childcare leave requirements.
- For more information on Paid Sick and Emergency Family and Medical Leave, please visit the Department of Labor's website here: <https://www.dol.gov/agencies/whd/pandemic>.
- For more information on requirements and exemptions, please visit the frequently asked questions page here: <https://www.dol.gov/agencies/whd/pandemic/ffcra-questions>.

## Paycheck Protection Program

- **Eligible businesses:** All businesses, including non-profits, Veterans organizations, Tribal concerns, sole proprietorships, self-employed individuals, and independent contractors, with 500 or fewer employees, or no greater than the number of employees set by the SBA as the size standard for certain industries
- Maximum loan up to \$10 million.
- Loan forgiveness if proceeds used for payroll, interest on mortgage, utilities, and rent expenses in the 8 weeks following the date of loan origination (due to likely high subscription, it is anticipated that not more than 25% of the forgiven amount may be for non-payroll costs)
- All loans under this program will have the following identical features:
  - Interest rate of 0.5%
  - Maturity of 2 years
  - First payment deferred for six months
  - 100% guarantee by SBA
  - No collateral
  - No personal guarantees
  - No borrower or lender fees payable to SBA
- For more information please visit the U.S. Department of Treasury's website here: <https://home.treasury.gov/cares>
- Overview of the Paycheck Protection Program: <https://home.treasury.gov/system/files/136/PPP%20--%20Overview.pdf>
- Additional information for lenders: <https://home.treasury.gov/system/files/136/PPP%20Lender%20Information%20Fact%20Sheet.pdf>
- Additional information for borrowers: <https://home.treasury.gov/system/files/136/PPP--Fact-Sheet.pdf>
- Paycheck Protection Provision application: <https://home.treasury.gov/system/files/136/Paycheck-Protection-Program-Application-3-30-2020-v3.pdf>

## Resources for College Students

- CARES Act required the Secretary to defer student loan payments, principal, and interest for 6 months, through September 30, 2020, without penalty to the borrower for all federally owned loans. This provides relief for over 95 percent of student loan borrowers. Also requires several forms of notification for when payments are suspended and when they must resume.
- Additionally, students that dropped out of school due to corona are not required to return their Pell Grant funding or federal student loans to the Secretary.
- **Coronavirus and Forbearance Info for Students, Borrowers, and Parents:** <https://studentaid.gov/announcements-events/coronavirus>

## Resources for Schools

- Several flexibilities for schools to deploy current funds in ways that best respond to corona impacts were included in the CARES Act. Additionally, funding was included in the **Education Stabilization Fund**. This is flexible funding that will go directly to states, local school districts, and institutions of higher education to help schools, students, teachers, and families with immediate needs related to corona, including:
  - **Elementary and Secondary Education:** \$13.5 billion in formula funding directly to states,
  - **Higher Education:** \$14.25 billion in funding to institutions of higher education
  - **State Flexibility Funding:** \$3 billion in flexible formula funding to be allocated by states based on the needs of their elementary and secondary schools and their institutions of higher education.
- A provision was included to ensure employees and contractors should be continued to be paid.
- **Project SERV** - \$100 million in grants to help schools clean facilities, provide counseling, and distance learning.

## Resources for Agricultural Producers: <https://www.usda.gov/coronavirus>

- **Small Business Financial Support for Farmers:** Small Business Administration lending programs may prove to be beneficial for farms and ranches, particularly those with significant payroll. Additionally, the CARES Act gives Treasury the authority to set criteria that would allow farm credit institutions to be eligible lenders under the paycheck protection program until the national emergency for COVID-19 expires.
- **Funding for USDA Operations:** The CARES Act also includes provisions that are simply supplemental appropriations that provide USDA additional resources to respond to COVID-19 (e.g. funds for APHIS, AMS, FSIS, FPAC, RD, and FNCS (SNAP)).
- **Producer Aid:** The CARES Act includes \$9.5 billion in new funding (independent of the CCC) for helping producers, including, but not limited to, livestock/specialty crops/local foods/etc. The package also provides an additional \$14 billion to partially replenish the CCC. While some of this can be used at the discretion of the Secretary (under the CCC Charter Act), the remainder will be used to meet farm bill obligations (e.g. ARC/PLC, DMC, etc).

## USDA Ensured Students Have Access to School Meals

<https://www.fns.usda.gov/disaster/pandemic/covid-19/missouri#snap>

- As schools continue to experience prolonged closures, children who rely on free or reduced-price lunches at their public schools are at risk of losing a vital source of nutritious food. The *Families First Coronavirus Response Act* includes several provisions to prevent children from going hungry during this public health crisis.
  - The bill grants the USDA nationwide waiver authority so that states and schools can enact emergency measures to provide students with nutritious food. This includes the ability to send children home with food and the flexibility to loosen requirements for what food is served. Additionally, flexibility will allow states to explore options such as meal delivery or transportation to get food in the hands of students.
- USDA has approved Missouri for a waiver that allows the state to serve and be reimbursed for all meals served at an SFSP open site, including in areas that are not “area eligible.” This waiver remains in effect until June 30, 2020, or until expiration of the federally declared public health emergency, whichever is earlier.

- **Pandemic Electronic Benefit Transfer:** the [Families First Coronavirus Response Act](#) (H.R. 6201) created a Pandemic Electronic Benefit Transfer Program (P-EBT) which is a state option to provide food benefits to all children who would have otherwise received a free or reduced-price meal at school in the event of school closures lasting 5 or more days.
  - All children who would have otherwise received free or reduced-price meals are eligible for P-EBT if their school is closed for five or more days due to COVID-19, if their state takes up the program. This includes all children in schools implementing the Community Eligibility Provision (CEP).
  - For children in households that already receive SNAP, the benefits will be added to their existing EBT card. For children who do not already receive SNAP, state agencies will provide these children with new EBT cards.

### Supplemental Nutrition Assistance Program Waivers

<https://www.fns.usda.gov/disaster/pandemic/covid-19/missouri#snap>

- USDA can temporarily and partially suspend the time limit for **Able-Bodied Adults Without Dependents (ABAWD)** participation in the Supplemental Nutrition Program (SNAP).
- **MO was granted approval to issue Emergency Allotments for SNAP to households for March and April 2020**, increasing their current monthly allotment up to the maximum monthly allotment for a household of that size. Ongoing SNAP households that already receive the maximum monthly allotment for their household size are not eligible for EA. All EA will be delivered on ongoing SNAP households' EBT cards.
- **MO SNAP agency may extend certification periods for households** scheduled to expire in March, April and May 2020, for 6 months until September, October and November 2020.

### The Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)

<https://www.fns.usda.gov/disaster/pandemic/covid-19/missouri#snap>

- H.R. 6201 makes critical changes to allow individuals to access WIC services without jeopardizing their health by allowing USDA to waive the requirement for individuals to be physically present in order to be certified or recertified to receive WIC benefits.
- An additional \$500 million is available through Sept. 30, 2021 for increases in program participation. FNS will work with state to ensure funding is available to state agencies that require additional funds based on enrollment.
- **Missouri has been issued the following waivers in relation to WIC through May 31:**
  - **Physical Presence Waiver:** Waives the requirement that participants and applicants physically come into the clinic to enroll or re-enroll.
  - **Remote Benefit Issuance Waiver:** Waives the requirement that participants physically come into the clinic to pick up WIC EBT cards and/or paper coupons. This ensures participants have what they need to receive continued nutrition assistance.
  - **Separation of Duty Waiver:** Separation of duties is a program integrity measure whereby certification functions are assigned to more than one staff so that the same employee is prohibited from determining eligibility and issuing benefits to a particular participant.
  - **Medical Documentation Waiver:** The waiver grants WIC staff additional time to obtain medical documentation for a current WIC participant, who has a qualifying medical condition and is being recertified for the same WIC benefits.
  - **Waiver to allow for certain food package substitutions:** Provided they are consistent with the nutritional basis of the foods normally provided within the food package and justified

based upon the issue of low stock as a result of increased customer demand during COVID-19. For example, a state may have requested permission to substitute 18 count packages of eggs when 12 count packages are unavailable.

### Resources for Food Banks

- An additional \$400 million was provided to The Emergency Food Assistance Program (TEFAP), which provides USDA-purchased food to state agencies via formula for distribution via local agencies such as food banks. Up to \$100 million of the additional funding may be used to offset higher food distribution costs due to COVID-19.
- As USDA continues to monitor the situation, they have determined that any shortages food banks may be experiencing are from lack of foods typically provided by private donations, not USDA purchases.

### IRS Recovery Check

- The CARES Act provides tax rebate check of \$1,200 per individuals, (\$2,400 per couple) plus \$500 per child to every American with incomes under \$75,000 (individual) and \$150,000 (couple). Beyond that income threshold, Americans will receive a lower rebate check phased out with the maximum income that would receive some rebate at \$99,000 (individual) and \$198,000 (couple).
- The IRS will post all key information on [IRS.gov/coronavirus](https://www.irs.gov/coronavirus) as soon as it becomes available.
- For frequently asked questions on the recovery check, please visit the following website: <https://www.irs.gov/newsroom/economic-impact-payments-what-you-need-to-know>.
- The IRS has a reduced staff in many of its offices but remains committed to helping eligible individuals receive their payments expeditiously. Check for updated information on [IRS.gov/coronavirus](https://www.irs.gov/coronavirus) rather than calling IRS assistors who are helping process 2019 returns.

### Unemployment Insurance

#### Qualifying for Missouri Unemployment benefits due to COVID-19

- Constituents can go to <https://www.mo.gov/work/unemployment/> to start applying for benefits if they recently lost their job through no fault of their own, are unable to work due to a natural disaster or quit for good cause related to the work or the employer.
  - To be eligible for unemployment benefit payments, you must:
    - Lose your job through no fault of your own **OR** quit for good cause related to the work or the employer.
      - You **may be** eligible if you become ill with the coronavirus or are an asymptomatic individual who imposes a self-quarantine because of the coronavirus.
    - Make at least \$2,250—at least \$1,500 during one of the calendar quarters, and at least \$750 during the remainder of the base period—from an insured employer during your base period.
    - **AND** your total base period wages must be at least 1.5 times your highest quarter wages.
    - **OR** you must make at least 1.5 times the **Taxable Wage Base** during two of the four base period quarters. [https://labor.mo.gov/DES/Claims/eligibility\\_web](https://labor.mo.gov/DES/Claims/eligibility_web)
- Each constituent out of work due to COVID-19 should apply for regular unemployment compensation no matter if they believe they can qualify or not. This will then provide them the proof they need to apply for Pandemic Unemployment Assistance (PUA) if they do not qualify

for traditional assistance. If constituents qualify for anything under traditional unemployment benefits, they would receive that money much quicker while they wait for federal programs like (PUA) to kick in.

- Unemployment Compensation may provide a weekly benefit for up to 39 weeks. This weekly benefit may be up to \$320 per week from Missouri and an additional \$600 per week from the federal government for four months or until July 31, 2020. However, currently all coronavirus related federal unemployment programs end by December 31, 2020.
- Missouri is in the process of waiving any waiting week requirement served for all claims filed as a result of the coronavirus. Constituents should apply immediately upon being unemployed.
- Generally speaking, an individual still receiving pay while off of work is not “unemployed” and is ineligible for unemployment benefits.
- States may have policies in place to allow furloughed workers to receive unemployment benefits and part-time workers can receive partial benefits. The Pandemic Unemployment Assistance program also helps workers stay connected to their employer by allowing unemployment benefits for workers who have a job but are unable to work or telework due to COVID-19-related reasons and are not receiving paid leave through their employer.
- **Unemployment benefits are taxable income** and they generally count as income when determining eligibility for public assistance programs.
- For an individual that leaves work to care for children due to school/daycare closures as a result of COVID-19, they are most likely **NOT** qualified for unemployment. Again, unemployment benefits are available to individuals who are totally or partially unemployed due to no fault of their own. In this example, the individual is not available for work due to caring for children and would be ineligible. However, the facts of each circumstance are essential in determining eligibility for unemployment benefits and the individual may want to reach out to their regional claims center.
- If an employer must shut down operations temporarily and no work is available, individuals may be eligible for unemployment benefits if they meet the eligibility criteria. Weekly work search requirements are not required when there is a recall date within eight weeks of the temporary lay-off. If the recall date changes but is within the initial eight weeks from the last day worked, the employee must contact a Regional Claims Center representative to update the recall date.
  - Regional Claims Center
    - Claimants Email: [esuiclaims@labor.mo.gov](mailto:esuiclaims@labor.mo.gov)
    - Jefferson City - 573-751-9040
    - Kansas City - 816-889-3101
    - St. Louis - 314-340-4950
    - Springfield - 417-895-6851

### **Qualifying for partial-unemployment due to COVID-19**

- For constituents who may qualify for partial unemployment, they should still apply for assistance. This is because even if they only qualify for \$1 of state partial-unemployment assistance, they would receive an additional \$600 for four months (until July 31) under the Pandemic Emergency Unemployment Compensation program.

### **Employers**

- Missouri is in the process of temporarily waiving any charges to contributory employers for benefits paid out to claimants as a result of a loss of work due to the coronavirus.
- Due to the ongoing COVID-19 situation, the first quarter employer Contribution and Wage payment due date has been extended until June 1, 2020. Contribution and Wage reports are still due by April 30, 2020.

- An employer can participate in a shared work plan if they meet the eligibility requirements for Missouri's shared work program. The Shared Work Unemployment Compensation Program is an alternative to layoffs for employers faced with a reduction in available work. It allows an employer to divide the available work among a specified group of affected employees instead of a layoff. These employees receive a portion of their unemployment benefits while working reduced hours. For more information about the eligibility requirements for Missouri's shared work program, please visit [www.sharedwork.mo.gov](http://www.sharedwork.mo.gov), email [sharedworkinfo@labor.mo.gov](mailto:sharedworkinfo@labor.mo.gov) or call 573-751-WORK (573-751-9675).
- An employer may apply for approval of an extended recall and work search waiver for employees of up to sixteen weeks. For more information about recall and extended work search waiver please visit [labor.mo.gov/DES/Employers/extended\\_waiver](http://labor.mo.gov/DES/Employers/extended_waiver).
- The additional \$600 in weekly benefits is designed to keep as many workers as whole as possible through the emergency. Some may temporarily receive more benefit than their paycheck – though that number is very small compared to everyone receiving Unemployment. Of course, people receiving Unemployment do not receive health insurance, retirement or other important benefits that can be available at work. The temporary \$600 is only available through July 31.