



Jewish Federation OF GREATER HOUSTON

March 30 PM - JРАН Email - Important SBA Info!

Dear JРАН Community:

Today's update will cover the Federal legislation passed by Congress, the role the U.S. Census plays in all of this, and how H-E-B is making the news during this crisis.

Federal Legislation

There are three main pieces of Federal legislation I will cover in this email: [Coronavirus Preparedness and Response Supplemental Appropriations Act](#), [Families First Coronavirus Response Act](#), and the [Coronavirus Aid, Relief, and Economic Security Act \(CARES ACT\)](#).

The **Coronavirus Preparedness and Response Supplemental Appropriations Act** was passed by Congress and signed into law by the President on March 6, 2020. This Act was the first emergency relief aid package approved by Congress in response to the COVID19 crisis.

- Released \$8.3 billion to cover testing, increased salaries and expenses related to the crisis, and helped lower the costs associated with related medical treatments.

On March 18th, Congress passed and the President signed the **Families First Coronavirus Response Act**. This piece of legislation had a broader impact than the prior bill. It addressed paid sick and family leave, tax credits for employers, food and nutrition programs, unemployment insurance grants to states, and Medicaid. Here is a brief summary of provisions relevant to nonprofits:

- **Paid Leave – applies to all public sector employers and private sector employers with less than 500 employees**
 - Paid Sick Leave: must provide paid sick leave for 2 weeks for full time employees and average hours worked for a 2 week period for part-time employees
 - Paid Family and Medical Leave: up to 12 weeks of job-protected leave to care for a child whose school has closed; first 10 days unpaid but can use other accrued leave; employers required to pay 2/3 of wages (up to \$200/day and \$10K aggregate)
 - Nonprofits are subject to the FMLA
 - Labor Department is authorized to exclude health care providers and business with >50 employees
 - Tax Credits: employers can claim 100% refundable payroll tax credit associated with this paid leave (nonprofits can apply tax credits to payroll taxes)
- **Unemployment Insurance – States apply for funds and administer**
 - \$1 billion for emergency grants to states for activities related to unemployment insurance benefits
 - Provides financial support to nonprofit employees laid off during this crisis
 - The Secretary of Labor is required to provide technical assistance to states to address: work-share, reduced hours in lieu of layoffs, partial unemployment

- **Food and Nutrition – States apply for funds and administer them through state run programs**
 - \$1 billion for nutrition programs
 - \$500 million for WIC recipients who lost their jobs due to the crisis
 - \$400 million for Emergency Food Assistance Programs (food banks)
 - SNAP assistance for children who would have received free lunch program at school
 - \$100 million for U.S. territories
 - \$250 million for senior nutrition program for home delivered meals to low-income seniors (administered through Administration for Community Living via States)
 - **Medicaid**
 - Temporarily increases Medicaid Federal Medical Assistance Percentage (FMAP) to 6.2%

The **Coronavirus Aid, Relief, and Economic Security Act (CARES ACT)** passed the Senate on Wednesday and [just passed by voice vote](#) today in the House. It now goes to the President for signature.

- This is a mammoth bill—over 245 pages long and a price tag of \$2.2 trillion. Organizations across the U.S. are trying to give their summary on the bill as quickly as possible.
- **Here’s what it means for Jewish Nonprofits**
 - The Jewish Federations of North America have put together a great resource page for small business and nonprofit loans [here](#)
 - From JFNA: Most Jewish nonprofit organizations with fewer than 500 employees — Federations, JCCs, synagogues, schools, human services organizations, Jewish summer camps, Hillels, youth organizations, engagement organizations and others — can get the necessary funds to help them through the critical months ahead and keep their organization running
 - Details are coming...so stay tuned!
- **Here’s what it means for individuals:**
 - All U.S. residents with adjusted gross income up to \$75,000 (\$150,000 married), who are not a dependent of another taxpayer and have a **work eligible social security number**, are eligible for the full \$1,200 (\$2,400 married) rebate
 - In addition, they are eligible for an additional \$500 per child. For the vast majority of people, **no action on their part will be required in order to receive a rebate check** as the IRS will use a taxpayer’s 2019 tax return if filed, or in the alternative their 2018 return
 - This includes many low-income individuals who file a tax return in order to take advantage of the refundable Earned Income Tax Credit (EITC) and Child Tax Credit (CTC). **The rebate amount is reduced by \$5 for each \$100 that a taxpayer’s income exceeds the phase-out threshold.** The amount is completely phased-out for single filers with incomes exceeding \$99,000, \$146,500 for head of household filers with one child, and \$198,000 for joint filers with no children.



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- Provides up to **90 days of forbearance for multifamily borrowers with a federally backed multifamily mortgage loan** who have experienced a financial hardship. Borrowers receiving forbearance may not evict or charge late fees to tenants for the duration of the forbearance period.
- For **120 days beginning on the date of enactment, landlords are prohibited from initiating legal action to recover possession of a rental unit or to charge fees, penalties, or other charges to the tenant related to such nonpayment of rent** where the landlord's mortgage on that property is insured, guaranteed, supplemented, protected, or assisted in any way by the U.S. Department of Housing and Urban Development (HUD), Fannie Mae, Freddie Mac, the rural housing voucher program, or the Violence Against Women Act of 1994.
- Here are some general summaries on the bill:
 - Gibson and Dunn put together a 22 page summary of the bill [here](#)
 - NPR has a breakdown of the bill by sector [here](#)
 - Independent Sector, a nonprofit think tank in D.C., put out a [summary](#) on all provisions affecting the charitable sector
 - The [Greater Houston Partnership](#) (GHP) announced they will also be breaking the bill down for the business sector

As more information becomes available, I will be sure to share it with you.

A quick note on the [U.S. Census](#) and how it plays into all of these relief bills. For the most part, all the COVID19 relief funds will be administered by the individual States. The amount of funds per State is typically allocated by the last Census count—the more people in your State, the more dollars you get. It also affects the funds for safety-net programs like CHIP, WIC, Medicare and Medicaid. As community leaders, it is in our best interest to encourage people to [fill out the 2020 U.S. Census](#) so more federal funds flow to our area.

Finally, one encouraging article about how H-E-B prepared and responded to this pandemic has made national news. For an interesting read, check out [Texas Monthly's article](#) on how “no store does more”.

Be well today and take care of yourself.

Jackie

Jackie Fisherman | Director of Government Affairs

Jewish Federation of Greater Houston

5603 S. Braeswood Blvd. | Houston, TX 77096

Main: 713.729.7000 ext 325

jfisherman@houstonjewish.org | www.houstonjewish.org