-congresswoman-SUSAN WILD

AMERICAN RESCUE PLAN

INFO GUIDE

Updated 03/22/2021

COVID-19 RELIEF

On March 11th 2021, President Biden signed the American Rescue Plan into law -- a comprehensive COVID-19 relief package I was proud to help send to his desk. This relief package is a bold response to the devastating health and economic crises brought on by COVID-19, and will make it possible to get more vaccines in more arms, money in pockets of working families, children in schools, and workers in jobs. It also includes \$140 million in mental health funding for health care workers and public safety officers that I fought for – and secured. The American Rescue Plan provides a lifeline for workers, families, and small businesses in our community and helps forge a path to the other side of this pandemic.

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MONEY FOR WORKING FAMILIES

What: Additional \$1,400 per person (bringing total relief to \$2,000)

Who Qualifies:

- Single filers with incomes up to \$75,000, head of household filers with incomes up to \$112,500, and joint filers with incomes up to \$150,000 will receive the full \$1,400.
- The stimulus payments include US citizens, lawful permanent residents, DACA recipients and others who hold a valid social security number.
- US citizens married to an ITIN holder are eligible for the payment, but their ITIN holding spouse is not.
- Dependent US citizen children are eligible for the payments if they have a US citizen parent, but not if both parents are ITIN holders.

How to Access: This payment will be sent to you via check or direct deposit from the IRS. You do not need to take any action to get this payment, but if you are having difficulty receiving it, you can contact my office for assistance.



EXPANDED CHILD TAX CREDIT

What: This will make the child tax credit fully refundable and increases the amount to \$3,000 per child (\$3,600 for a child under age 6). Advance payments will be made based on the parents' 2019 or 2020 tax returns. Experts estimate this will cut child poverty in half.

The advance payments would begin on July 1, 2021.

Who Qualifies:

- Single filers earning up to \$75,00
- Head of household filers earning up to \$112,500
- Joint filers earning up to \$150,000

How to Access: The Secretary of the Treasury will issue child tax credit payments in advance without any action on your part. If you are having difficulty, **contact my office for help**.

TEMPORARY ASSISTANCE FOR NEEDY FAMILIES (TANF)

\$1 billion will go to TANF to cover needed additional cash assistance.



UNEMPLOYMENT BENEFITS

What: Extends Pandemic Unemployment Insurance (a supplemental \$300 a week) through September 6, 2021.

How to Access: A claim must be filed with Pennsylvania's unemployment insurance program in order to qualify. **Start here to file a claim**.

If you are having difficulty, **contact my office for help**.

HOUSING ASSISTANCE

\$26 billion will go towards emergency rental assistance and \$10 billion will go towards the Homeowner Assistance Fund. \$4.75 billion will go towards solutions for Americans experiencing homelessness.

FOOD SECURITY

Investments will be made in SNAP, WIC, Pandemic EBT, and other critical nutrition assistance programs. Specifically, this includes expanding access to school meals and food assistance year-round (P-EBT) and the USDA's Child and Adult Care Food Program.



EXPANDING HEALTH COVERAGE & LOWERING HEALTH CARE COSTS

What: This expands Affordable Care Act (ACA) subsidies by granting an estimated 4.5 million additional Americans coverage.

Who Qualifies:

- This removes the cap that makes families with incomes above 400% of the poverty level ineligible for subsidies.
- No one will need to pay over 8.5% of their income for an ACA silver plan.
- Those below 150% of the poverty level will not need to pay premiums.
- Those receiving unemployment at any time in 2021 will be able to purchase an ACA silver plan for no premium.
- Those who choose to use COBRA to continue using their employer's health coverage after losing their jobs will receive a 100% subsidy. This will be valid through September 30, 2021.
 Those who choose to do so will be required to pay the full cost of their coverage (including employer contribution).

SUPPORTING VETERANS & SERVICE MEMBERS

The American Rescue Plan invests in ensuring that veterans do not have copays or cost-sharing, funds the VA to provide health care services and sick leave, and provides nearly \$400 million for up to a year of retraining assistance.



KIDS IN CLASSROOMS

HELP SCHOOLS SAFELY REOPEN

K-12: Allocates \$130 billion to help K-12 schools reopen safely nationwide. Pennsylvania will receive \$5 billion. Specifically, this will allow schools to:

- Purchase personal protection equipment, repair ventilation systems, reduce class sizes, and hire staff to care for students' health.
- Reserve 20% of funds to make up for lost time and learning in the classroom.

Child Care: Pennsylvania will receive \$1.2 billion for child care facilities and Head Start Programs.

Universities: Pennsylvania will receive \$1.3 billion for higher education. At least 50% of funding must be reserved for emergency financial aid grants for students to prevent homelessness and hunger.

ACCESS TO CHILD CARE & EARLY LEARNING

Through the Child Care and Development block grant, \$39 billion will go to child care providers and financial relief for families. The Child and Dependent Care Tax Credit for 2021 will increase the amount of child/dependent care expenses eligible for credit to \$8,000 for one qualifying individual and \$16,000 for two or more. The amount of annual funding for the Child Care Entitlement to States will increase to \$3.550 billion. \$1 billion will go towards Head Start's safe reopening.



PEOPLE IN JOBS

SMALL BUSINESSES & NON-PROFITS

Nonprofits: \$7.25 billion in additional funding will go towards the PPP and 501(c) eligibility will be expanded.

Restaurants: \$28.66 billion will go towards the Restaurant Revitalization Program to support bars and restaurants with fewer than 20 locations. In the first 21 days, restaurants owned and operated by women, veterans, or those who are socially and economically disadvantaged will receive priority. \$5 billion has been reserved for supporting small restaurants and bars that had annual revenue of less than \$500,000 in 2019.

Small Businesses: \$15 billion will go towards emergency grants through EIDL. This will specifically help those who applied for aid in 2020 but did not receive the full \$10,000 grant. \$10 billion will be used to support small business financing. \$2.5 will be dedicated to business owners and operators who are socially and economically disadvantaged.

• Who Qualifies: The Small Business Administration (SBA) will be giving EIDL grants in three categories. The first includes businesses that have no more than 300 employees and must demonstrate a loss of greater than 30% for an eight week period between March 2, 2020 and December 31, 2020. These are businesses that did not receive their initial requested payment, and will be eligible for up to \$10,000, specifically \$1,000 per employee. Another window is exclusive to businesses with less than 10 employees and losses of 50%, and the third for businesses with fewer than 10 employees and losses between 30%-50%.

To apply for a PPP or SBA loan, please contact your bank. If you need assistance with accessing PPP loans, SBA grants, or have additional questions please **contact my office**.



PEOPLE IN JOBS

STATE AND LOCAL RELIEF

The bill provides \$350 billion in direct stabilization funds for local and state governments. Under the bill, local governments of every size will benefit from funds. These funds are essential to keep critical workers on the job, including frontline health care workers, police, firefighters, transit workers, teachers, EMS, and other vital workers who help keep us safe.

Pennsylvania will receive \$12.3 billion for state and local governments.

PENSION SECURITY

In order to protect Multiemployer Pension Plans, a new financial assistance program will be created and provide cash payments to secure retirees' benefits. It will also provide single employer pension plans with funding relief.



PEOPLE IN JOBS

IMPROVING WORKER SAFETY AND COMPENSATION COVERAGE

\$150 million will go towards worker protection programs and OSHA enforcement. It will also ensure frontline workers get compensation coverage.

SUPPORTING TRANSIT/AIRLINE INDUSTRY WORKERS

\$20 million will go towards supporting transit agencies in working through the pandemic and an additional \$1.5 billion will keep Amtrak fully operational through 2021.

FARM COMMUNITIES, GROWERS, PRODUCERS

\$3.6 billion will go to the USDA to increase food donations and improve worker safety (purchase PPE, test kits, etc). It will also provide debt relief for socially disadvantaged farmers, fund farmers of color, and relief for rural America's health needs.



SHOTS IN ARMS

NATIONAL COVID-19 VACCINATION PROGRAM

\$20 billion has been allocated to create a National COVID-19 Vaccination Program, which will include funds to the CDC to prepare, promote, distribute, and track COVID-19 vaccines. Funds will also benefit FEMA, the Indian Health Service, and BARDA for their vaccine-related activities.

INCREASE OF COVID-19 TESTING & MITIGATION

\$51 billion has been allocated to increase and create a national strategy for testing, contact tracing, surveillance, and mitigation. Specifically, this will include:

- Funding the Defense Production Act to increase domestic production of PPE, vaccine production, and COVID-19 tests.
- Supporting the Indian Health Service's testing and mitigation activities.
- Increasing genomic surveillance to track and respond to more dangerous stains of SARS-COV-2.



SHOTS IN ARMS

SUPPORTING TRIBAL GOVERNMENTS' RESPONSE TO COVID-19

\$20 billion will go directly to tribal governments to reduce health inequities and improve economic opportunities. The IHS will receive \$6 billion for accessible testing, vaccines, tracing, and mental health resources. The bill includes \$850 million for Bureau of Indian Education-operated schools and Tribal Universities; \$10 million will go towards Native American language preservation. Funding will also go towards the Bureau of Indian Affairs, housing assistance, and business support.

FEMA/ECONOMIC DEVELOPMENT ADMINISTRATION

FEMA's Disaster Relief Fund will be supported to reimburse state, local, and tribal governments. The Economic Development Administration will receive \$3 billion to provide support to communities disproportionately impacted by the pandemic.