

COVID-19 Federal, State, & Private Emergency Assistance

Administrator & Grant Name	Authorizing Legislation	Funding Info	Eligible/Target Recipients	Funding Description	Application Deadline	Comments
ASSISTANCE FOR PRIVATE BUSINESSES AND NONPROFITS						
U.S. Small Business Administration Paycheck Protection Program (PPP)	S. 3548/H.R. 748 (CARES Act)	\$350 billion for loans nationwide	Small business with less than 500 employees (including sole proprietorships, independent contractors and self-employed persons), private non-profit organization or 501(c)(19) veterans organizations	<p>The Paycheck Protection Program is a loan designed to provide a direct incentive for small businesses to keep their workers on the payroll.</p> <p>You can apply through any existing SBA 7(a) lender or through any federally insured depository institution, federally insured credit union, and Farm Credit System institution that is participating. Other regulated lenders will be available to make these loans once they are approved and enrolled in the program. You should consult with your local lender as to whether it is participating in the program.</p> <p>This program is for any small business with less than 500 employees (including sole proprietorships, independent contractors and self-employed persons), private non-profit organization or 501(c)(19) veterans organizations affected by coronavirus/COVID-19.</p> <p>Businesses in certain industries may have more than 500 employees if they meet the SBA's size standards for those industries.</p> <p>Small businesses in the hospitality and food industry with more than one location could also be eligible if their individual locations employ less than 500 workers</p>	<p>Applications will open April 3 for small businesses</p> <p>April 10 for sole proprietors and independent contractors</p> <p>The Paycheck Protection Program will be available through June 30, 2020</p>	<p>The loan amounts will be forgiven as long as:</p> <p>The loan proceeds are used to cover payroll costs, and most mortgage interest, rent, and utility costs over the 8 week period after the loan is made; and employee and compensation levels are maintained. Payroll costs are capped at \$100,000 on an annualized basis for each employee.</p> <p>Loan payments will be deferred for 6 months.</p> <p>At least 75% of the forgiven amount must have been used for payroll</p> <p>Tool to find eligible PPP lenders: https://www.sba.gov/paycheckprotection/find</p> <p>PPP Borrower Application form (for reference, needs to be submitted to an</p>

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						eligible lender not directly to the SBA): https://www.sba.gov/sites/default/files/2020-04/PPP%20Borrower%20Application%20Form.pdf
U.S. Small Business Administration Economic Injury Disaster Loan Emergency Advance (EIDL)	S. 3548/H.R. 748 (CARES Act)	\$562 million nationwide	Small business with less than 500 employees (including sole proprietorships, independent contractors and self-employed persons), private non-profit organization or 501(c)(19) veterans organizations	<p>In response to the Coronavirus (COVID-19) pandemic, small business owners in all U.S. states, Washington D.C., and territories are eligible to apply for an Economic Injury Disaster Loan advance of up to \$10,000. This advance will provide economic relief to businesses that are currently experiencing a temporary loss of revenue. Funds will be made available following a successful application.</p> <p>The Economic Injury Disaster Loan advance funds will be made available within days of a successful application, and this loan advance will not have to be repaid.</p>	Rolling	Direct link to application: https://covid19relief.sba.gov/#/
U.S. Small Business Administration SBA Express Bridge Loans	<i>N/A – Existing Program</i>	Total funding N/A	Small businesses who currently have a business relationship with SBA	Express Bridge Loan Pilot Program allows small businesses who currently have a business relationship with an SBA Express Lender to access up to \$25,000 quickly. These loans can provide vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing and can be a term loans or used to bridge the gap while applying for a direct SBA Economic Injury Disaster loan. If a small business has an urgent need for cash while waiting for decision and disbursement on an Economic Injury Disaster Loan, they may qualify for an SBA Express Disaster Bridge Loan	Rolling For the COVID-19 Emergency Declaration, EBL loans can be approved through March 13, 2021.	Direct link to program guide: https://www.sba.gov/sites/default/files/2020-03/Express-Bridge-Loan-Pilot-Program-Guide-FINAL-3.25.20.pdf

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U.S. Small Business Administration SBA Debt Relief	S. 3548/H.R. 748 (CARES Act)	N/A	Businesses with a current SBA loan	As part of SBA's debt relief efforts, <ul style="list-style-type: none"> The SBA will automatically pay the principal, interest, and fees of current 7(a), 504, and microloans for a period of six months. The SBA will also automatically pay the principal, interest, and fees of new 7(a), 504, and microloans issued prior to September 27, 2020. 	N/A	No action needed – SBA automatically providing debt relief
Employee retention credit for employers subject to closure due to COVID-19	S. 3548/H.R. 748 (CARES Act)	N/A	Businesses of all sizes	The provision provides a refundable payroll tax credit for 50 percent of wages paid by employers to employees during the COVID-19 crisis. <ul style="list-style-type: none"> The credit is available to employers whose (1) operations were fully or partially suspended, due to a COVID-19-related shutdown order, or (2) gross receipts declined by more than 50 percent when compared to the same quarter in the prior year. 	TBD	Process for applying for payroll credit TBD
U.S. Economic Development Administration Economic Adjustment Assistance (EAA) Program	S. 3548/H.R. 748 (CARES Act)	\$1.5 billion nationwide	Businesses of all sizes	The CARES Act includes \$1.5 billion for economic adjustment assistance to help revitalize local communities after the pandemic through the EDA's Economic Adjustment Assistance Program. EAA assistance can be used for tourism or manufacturing supply chains, capitalize local funds to provide low-interest loans to businesses of all sizes, and support other locally-identified priorities for economic recovery. Eligible applicants will include EDA-designated Economic Development Districts (EDDs); Tribes or a consortium of Tribes; states and local governments; institutions of higher education or a consortium of institutions; and	TBD	EDA One-Pager for EAA Program: https://www.eda.gov/pdf/about/Economic-Adjustment-Assistance-Program-1-Pager.pdf Congressional Research Service overview of EDA funding in the CARES Act: https://crsreports.congress.gov/product/pdf/IN/IN11303

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				<p>nonprofit organizations acting in cooperation with officials of a political subdivision of a state</p> <p>Under the base EAA program, the EDA generally allows for the federal share to be 50-80% of the project cost, with some exceptions. EAA grants for disaster economic recovery activities may be funded with up to 100% federal cost share.</p>		
<p>National Endowment for the Arts</p> <p>CARES Act Direct Grants to Nonprofits</p>	<p>S. 3548/H.R. 748 (CARES Act)</p>	<p>\$45 million (60% of CARES Act allocation)</p>	<p>National Endowment for the Arts award recipients from the past four years.</p>	<p>The Coronavirus Aid, Relief, and Economic Security (CARES) Act includes \$75 million in funding for the National Endowment for the Arts. NEA will distribute 60% of this funding as direct grants to nonprofit arts organizations across the country to help these entities and their employees endure the economic hardships caused by the forced closure of their operations due to the spread of COVID-19. These funds are intended to help save jobs in the arts sector and keep the doors open to the thousands of organizations that add value to America's economy and the creative life of our communities.</p> <p>This program will be carried out through one-time grants to eligible nonprofit organizations including arts organizations, local arts agencies, statewide assemblies of local arts agencies, arts service organizations, units of state or local government, federally recognized tribal communities or tribes, and a wide range of other organizations that can help advance the goals of the Arts Endowment and this program</p>	<p>April 22, 2020</p>	<p>All applicants must be previous National Endowment for the Arts award recipients from the past four years.</p> <p>Support is limited to any or all of the following:</p> <ul style="list-style-type: none"> • Salary support, full or partial, for one or more positions that are critical to an organization's artistic mission. • Fees for artists and/or contractual personnel to maintain or expand the period during which such persons would be engaged. • Facilities costs such as rent and utilities.
<p>National Endowment for the Arts</p>	<p>S. 3548/H.R. 748 (CARES Act)</p>	<p>\$30 million (40% of CARES Act allocation)</p>	<p>California Arts Council, who will then provide grants to support arts organizations,</p>	<p>The NEA will apportion 40% of the CARES Act funding to state and regional arts agencies, who should be receiving this funding by April 30. The CA Arts Council will be receiving California's portion of the funds, but information is not yet available as to how</p>	<p>TBD</p>	<p>Timing and process for distributing funds TBD.</p>

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			museums, libraries, and other organizations	the CAC will distribute its allocation to other organizations in the state. More information will be available in the coming weeks		
National Endowment for the Humanities	S. 3548/H.R. 748 (CARES Act)	\$75 million for the NEH	Museums, libraries, and other organizations	The CARES Act includes \$75 million to state arts and humanities agencies to provide grants and support museums, libraries, and other organizations during the coronavirus crisis.	TBD	Timing and process for distributing funds TBD.
Emergency Family And Medical Leave Expansion Act Families First Coronavirus Response Act	H.R. 6201	No more than \$200 per day and \$10,000 in aggregate.	Private Employers	<p>Individual employees will receive Paid Family and Medical Leave to care for a child whose school or day care has closed due to quarantine or isolation orders.</p> <ul style="list-style-type: none"> • Private sector employers with fewer than 500 workers and all government entities and must provide • Small businesses with fewer than 50 employees may be exempt if unfeasible • First 10 days are unpaid • Up to 12 weeks of partially paid family leave 	N/A	Employers will receive tax credits to cover costs of required paid leave.
Emergency Paid Sick Leave Act Families First Coronavirus Response Act	H.R. 6201	Various	Private employers	<p>Individual employees will receive Paid Sick Leave if they are unable to work because of the COVID-19 pandemic:</p> <ul style="list-style-type: none"> • Private sector employers with fewer than 500 workers and all government entities and must provide • Small businesses with fewer than 50 employees may be exempt if unfeasible <p>Up to 2 weeks paid sick leave as follows:</p> <ul style="list-style-type: none"> • No more than \$500 per day and \$5,100 in aggregate if unable to work because of: <ul style="list-style-type: none"> ○ Quarantine or isolation orders 	N/A	Employers will receive tax credits to cover costs of required paid leave.

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				<ul style="list-style-type: none"> ○ Experiencing symptoms of COVID-19 • No more than \$200 per day and \$2,000 in aggregate if unable to work because of: <ul style="list-style-type: none"> ○ Caring for sick individuals ○ Caring for children 		
Tax Credits For Paid Sick And Paid Family And Medical Leave Families First Coronavirus Response Act	<i>H.R. 6201</i>	Up to 100% of costs.	Private employers	Employers will be eligible for refundable payroll tax credits for employers to cover costs of all required paid leave provided under the Families First Coronavirus Response Act. <ul style="list-style-type: none"> • Includes amounts employers pay for a worker's health insurance plan Self-employed individuals will be eligible to cover their own costs	N/A	
Yelp Relief for restaurants and bars impacted by the Coronavirus	<i>N/A – Private Assistance</i>	\$25 million Assistance is in-kind	Private businesses who use Yelp advertising services	Yelp has announced \$25 million in relief, primarily focused on supporting independent local restaurant and nightlife businesses, in the form of waived advertising fees, and free advertising, products and services. These relief efforts are primarily only available to small, independently owned restaurant and nightlife businesses and franchisees in the U.S., Canada, the U.S. Virgin Islands, and Puerto Rico with fewer than five locations and that purchased their Yelp products directly through Yelp As part of this relief effort, eligible restaurants and nightlife will receive free access to Yelp page upgrades and three months of free access to Yelp Reservations and Waitlist. For restaurant clients that offer delivery and/or takeout, Yelp will also provide \$100 in free search advertising.	N/A	Eligible businesses will see a banner announcing the relief package when they log into their Yelp for Business account and can directly access this assistance through their account.
Kabbage	<i>N/A – Private Assistance</i>	N/A, Assistance is in-kind	Private small businesses	Kabbage is spearheading an initiative that allows small businesses to offer online gift	N/A	

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COVID-19 Small Business Gift Certificate Support				certificates and connects them with consumers across the country. Through Kabbage Payments™, any business can sign up to sell gift certificates online, and anyone can purchase them to support participating small businesses.		
Facebook Small Business Grants Program	<i>N/A – Private Assistance</i>	\$100 million across 30 countries	Private small businesses	Facebook is offering \$100M in cash grants and ad credits for up to 30,000 eligible small businesses in over 30 countries where it operate. Eligible uses of funds will include <ul style="list-style-type: none"> • Assisting with rent costs • Keeping workers paid • Connecting with more customers • Covering operational costs Facebook will begin taking applications in the coming weeks and will soon share more specific application information.	TBD	
The James Beard Foundation (JBF) Food and Beverage Industry Relief Fund	<i>N/A – Private Assistance</i>	Total funding TBD Flat award amounts of \$15,000 for selected recipients	Food and beverage businesses	The James Beard Foundation's is a 501(c)(3) nonprofit organization whose mission is to celebrate, nurture, and honor chefs and other leaders making America's food culture more delicious, diverse, and sustainable for everyone. JBF has launched a fund that will be gathering support from corporate, foundation, and individual donors to provide micro-grants to independent food and beverage businesses in need.	Round 1 – April 3, 2020 Additional rounds TBD	Eligibility criteria, application process, and materials are currently under development. JBF will provide more information as it becomes available.
Restaurant Workers' Community Foundation COVID19 Crisis Relief Fund	<i>N/A – Private Assistance</i>	TBD, the Association is still fundraising	Individual restaurant workers, nonprofits, small business restaurants	The RCWF Board of Directors has approved directing funds raised during this crisis to be allocated in the following ways: <ul style="list-style-type: none"> • 50% for direct relief to individual restaurant workers 	TBD	Specifics about eligibility and application process still to come

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				<ul style="list-style-type: none"> • 25% for non-profit organizations serving restaurant workers in crisis • 25% for zero-interest loans for restaurants to get back up and running 		
South San Francisco Foundation (SFF) SFF COVID-19 Emergency Response Fund	<i>N/A – Private Assistance</i>	Grants of \$3,000 to \$25,000	Nonprofits, priority for organizations in the 5-county Bay Area	<p>Through the SFF COVID-19 Emergency Response Fund, SFF will make a limited number of one-time grants (\$3,000 – \$25,000) to nonprofits addressing the following four issue areas, described in greater detail below: racial bias, worker protection, homelessness and renter protection/housing security, and food security. If approved, grants will be processed within 10-15 days of application receipt.</p> <p>SFF will prioritize nonprofit and fiscally sponsored organizations in the five-county Bay Area (Alameda, Contra Costa, Marin, San Francisco, and San Mateo)</p>	TBD	SFF expects to have multiple waves of funding over the next several months to meet these needs

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ASSISTANCE FOR PRIVATE INDIVIDUALS						
Internal Revenue Service (IRS) Economic Impact Payments	S. 3548/H.R. 748 (CARES Act)	\$1,200 for individuals or \$2,400 for married couples and up to \$500 for each qualifying child	Americans with a social security number	<p>Tax filers with adjusted gross income up to \$75,000 for individuals and up to \$150,000 for married couples filing joint returns will receive the full payment. For filers with income above those amounts, the payment amount is reduced by \$5 for each \$100 above the \$75,000/\$150,000 thresholds. Single filers with income exceeding \$99,000 and \$198,000 for joint filers with no children are not eligible. Social Security recipients and railroad retirees who are otherwise not required to file a tax return are also eligible and will not be required to file a return.</p> <p>Eligible taxpayers who filed tax returns for either 2019 or 2018 will automatically receive an economic impact payment of up to \$1,200 for individuals or \$2,400 for married couples and up to \$500 for each qualifying child.</p>	N/A	Payments will be distributed automatically. No action required for most people. Taxpayers who typically do not file returns will need to submit a simple tax return to receive the economic impact payment.
California Administrator: Employment Development Department (EDD) Pandemic Unemployment Assistance	S. 3548/H.R. 748 (CARES Act)	N/A	Individuals experiencing temporary unemployment	<p>As part of the federal CARES Act, the new Pandemic Unemployment Assistance (PUA) program helps unemployed Californians who are business owners, self-employed, independent contractors, have limited work history, and others not usually eligible for regular state UI benefits who are out of business or services are significantly reduced as a direct result of the pandemic. The provisions of the program once operational include:</p> <ul style="list-style-type: none"> Up to 39 weeks of benefits starting with weeks of unemployment beginning February 2, 2020, through the week ending December 31, 2020, depending on when you became directly impacted by the pandemic. 	TBD	<p>For now, individuals should follow the current instructions to apply for UI benefits.</p> <p>Instructions for setting up UI account to apply for benefits: https://www.edd.ca.gov/pdf_pub_ctr/de2338h.pdf</p>

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				<ul style="list-style-type: none"> An additional \$600 to each PUA weekly benefit amount you may be eligible to receive, as part of the separate CARES Act Pandemic Additional Compensation program. Only the weeks of a claim between March 29 and July 31 are eligible for the extra \$600 payments. <p>The PUA benefits are payable if you don't qualify for regular UI benefits in California or another state and also do not qualify for State Disability Insurance or Paid Family Leave benefits. This includes:</p> <ul style="list-style-type: none"> Business owners Self-employed individuals Independent contractors Individuals who may have qualified for regular UI benefits but have collected all benefits for which they are eligible. <p>You must also meet one of the following criteria:</p> <ul style="list-style-type: none"> You have been diagnosed with COVID-19 or are experiencing symptoms of COVID-19 and are seeking a medical diagnosis. You are unable to work because a health care provider advised you to self-quarantine due to concerns related to COVID-19. A member of your household has been diagnosed with COVID-19. You are providing care for a family member or a member of your household who has been diagnosed with COVID-19. A child or other person in the household for whom you have primary caregiving responsibility is unable to attend school or another facility that is closed as a direct 		

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				<p>result of the COVID-19 and the school or facility care is required for you to work.</p> <ul style="list-style-type: none"> • You became the breadwinner or major support for a household because the head of the household has died as a direct result of COVID-19. • You have to quit your job as a direct result of COVID-19. • Your place of employment is closed as a direct result of COVID-19. • You were scheduled to start a job that is now unavailable as a direct result of the COVID-19 public health emergency. • You are unable to reach the place of employment as a direct result of the COVID-19 public health emergency. <p>If you work as an independent contractor with reportable income, you may also qualify for PUA benefits if you are unemployed, partially employed, or unable or unavailable to work because the COVID-19 public health emergency has severely limited your ability to continue performing your customary work activities, and has thereby forced you to stop working.</p> <p>The EDD is sorting through details from the U.S Department of Labor as to how they want this complex program to work in issuing payments that the federal government will be funding. The EDD PUA page will be updated with instructions for filing a claim for PUA benefits when details become available.</p>		
SNAP Program	S. 3548/H.R. 748 (CARES Act)	\$15.5 billion	Low-income individuals and families eligible for SNAP	The CARES Act includes \$15.5 billion in additional funding for SNAP, to be distributed through existing channels.	TBD	

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U.S. Department of Housing and Urban Development Section 8	S. 3548/H.R. 748 (CARES Act)	\$3 billion	Public housing agencies and Section 8-eligible households	The CARES Act includes \$1.935 billion to allow public housing agencies to keep over 3.2 million Section 8 voucher and public housing households stably housed. It also includes \$1 billion to allow the continuation of housing assistance contracts with private landlords for over 1.2 million Project-Based Section 8 households.	TBD	
U.S. Department of Housing and Urban Development	S. 3548/H.R. 748 (CARES Act)	\$590 million	Veterans	The CARES Act includes \$590 million for VA to devote to supporting veterans at an increased risk of contracting coronavirus. It includes funding for the Health Care for Homeless Veterans program, the Supportive Services for Veterans Families program, and the Grant and Per Diem program. This funding will help veterans get treatment and provide support for those who are homeless or at risk of eviction.	TBD	Details for accessing funds TBD
Penny Appeal USA COVID-19 Financial Hardship Grant	N/A – Private Assistance	No award limits specified	Individuals	<p>Penny Appeal USA is an independent non-governmental 501 (c) (3) organization working to create the best societies we can and to break the cycles of need and poverty for good.</p> <p>Penny Appeal USA invites those economically affected by COVID-19 to apply for a COVID19 Financial Hardship Grant. Successful applicants will be awarded a grant for use towards food, bills and any uncovered living expenses as a result of quarantine and/or work and school closures.</p> <p>Preference will be given to applicants based on the criteria outlined below:</p> <ul style="list-style-type: none"> • Family Income • Family Size • Nature of family (preference toward single-headed households) • Estimated expenses vs income 	Ongoing, first-come, first-served basis	Application form filled out online, funding is for individuals/families.

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United Way of the Inland Valleys Inland SoCal COVID-19 Fund	<i>N/A – Private Assistance</i>	No award limits specified	Individuals	<p>The Inland SoCal COVID-19 Fund is a collaborative fund between United Way of the Inland Valleys and Inland Empire United Way. Funds raised will support technology and infrastructure support for 211 Riverside and 211 San Bernardino as well as direct relief efforts for individuals in Riverside and San Bernardino Counties impacted by COVID-19.</p> <p>Direct assistance funds will be available depending on the funding received. To be considered for funding support, applicants must fill out an online form.</p>	Rolling	Funding is only available for Riverside and San Bernardino County residents. Funds are allocated based on multiple factors, including zip code of applicant.
California Community Foundation (CCF) COVID-19 LA County Response Fund	<i>N/A – Private Assistance</i>	Various (Most awards are microgrants under \$5,000)	Individuals and community organizations	<p>Funding to LA County individuals and community organizations.</p> <p>Funding Priorities:</p> <ul style="list-style-type: none"> • Mitigating Impacts of School Closures • Homeless Residents • Health Clinics • Individuals & Families Hardship Assistance 	Rolling Deadline	<p>Open only to the LA County.</p> <p>COVID-19 targeted expansion to existing Pass it Along Fund.</p>
Orange County United Way Pandemic Relief Fund	<i>N/A – Private Assistance</i>	No award limits specified	Individuals	<p>The Orange County United Way Pandemic Relief Fund will:</p> <ol style="list-style-type: none"> 1. Prevent growth in homelessness due to the economic impacts of COVID-19 to low-income individuals and families through emergency support such as rental, food, utility, and other emergency assistance. 2. Support the public health response to protect our homeless neighbors; and support organizations who are on the frontlines through materials and supplies to prevent the spread of disease, as well as increasing the overall capacity of the shelter system to be able to address the crisis and meet emergency health standards. 	Rolling	Individuals in need of assistance must reach out directly to OC United Way

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				<p>3. Provide support to low-income students and their families who require assistance with staying connected to their academic learning and other emergency services.</p> <p>4. Provide additional support to our non-profit partners, such as the local food banks and other vital community services, so they can continue doing their critical human services work in this time of need.</p>		
Bitwise Industries COVID-19 Response Take Care Fund	<i>N/A – Private Assistance</i>	Various (Microgrants of under \$500)	Individuals, priority for the elderly and sick individuals	Grocery and supply box deliveries to individuals in Fresno, Tulare, and Madera counties. Prioritizes elderly and sick individuals.	Rolling Deadline	Open only to Fresno, Tulare, and Madera counties.

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ASSISTANCE FOR VETERANS						
U.S. Department of Housing and Urban Development Various Programs	<i>S. 3548/H.R. 748 (CARES Act)</i>	\$590 million	Veterans experiencing homelessness, veteran families	The CARES Act includes \$590 million for VA to devote to supporting veterans at an increased risk of contracting coronavirus. It includes funding for the Health Care for Homeless Veterans program, the Supportive Services for Veterans Families program, and the Grant and Per Diem program. This funding will help veterans get treatment and provide support for those who are homeless or at risk of eviction.	TBD	Details for accessing funds TBD
U.S. Department of Labor Training and Support Services Programs	<i>S. 3548/H.R. 748 (CARES Act)</i>	\$360 million	Veterans experiencing homelessness	The CARES Act includes \$360 million for the Department of Labor for programs that provide training and supportive services for dislocated workers, seniors, migrant farmworkers, and homeless veterans. This also includes funding for DOL agencies to ensure implement new Paid Leave and UI benefits.	TBD	Details for accessing funds TBD
Economic Impact Payments	<i>S. 3548/H.R. 748 (CARES Act)</i>		Americans with a social security number, including veterans	As a result of the CARES Act being passed and signed into law, each American with a social security number will be receiving a \$1,200 economic impact payment (\$2,400 for married couples) to help relieve some of the financial impacts of the COVID-19 pandemic. Tax returns filed in 2019 or 2018 will be used to identify who is eligible for this payment. The value of these payments phases out for taxpayers with incomes above \$75,000 (\$150,000 for a married couple).	N/A	In order to receive this benefit, veterans and other VA beneficiaries will need to file taxes, even if they ordinarily wouldn't file.