

CARES Act Briefing At-A-Glance



Youth Collaboratory developed this [CARES Act Briefing At-A-Glance](#) for nonprofit organizations and professionals, families, and young people. We will continue to respond to questions and provide updates in real time. You can send your questions to info@youthcollaboratory.org, and watch our [website](#) for updates.

What's Included	Additional Information	FAQs and Resources
<p>Financial Relief for Nonprofits</p>	<ul style="list-style-type: none"> \$349B for Small Business Administration (SBA) Loans to maintain payroll and other eligible expenses (including nonprofits less than 500 employees): Eligible uses for these loans include payroll costs; costs related to continuation of group health care benefits during a period of paid sick, medical, or family leave, and insurance premiums; employee salaries, commissions, or similar compensations; mortgage or rent payments; utilities; and interest payments on previously incurred debt. The maximum interest rate for these loans is 4% with a deferred payment period of at least 6 months but not more than a year. Payroll, interest, rent/mortgage, and utility costs incurred in the first eight weeks of a loan are eligible for forgiveness. <p>Reference Paycheck Protection Program 7(a) and Expanded Economic Injury Disaster Loans (EIDL) & Grants 7(b).</p>	<p>Which Loan should I pursue?</p> <ul style="list-style-type: none"> National Council of Nonprofits provides a chart of information on loan options, eligibility criteria, terms, and application information. <p>How do I apply?</p> <ul style="list-style-type: none"> SBA just released guidance on the Paycheck Protection Program. You can apply starting April 3 through an approved lender. We recommend reaching out to your local lender (if you haven't already) and applying as soon as possible. You can also visit SBA's online lender match tool, or check out your local small business development center.
<p>Rebates to Lower- & Middle- Income Americans</p>	<ul style="list-style-type: none"> Rebates to lower- and middle-income Americans of \$1,200 for each adult, as well as \$500 for each child: Recipients must have a work-eligible social security number. Rebates will apply to those who have no income, as well as those whose income comes entirely from non-taxable means-tested benefit programs, such as SSI benefits. It is not clear if or how individuals who have not filed taxes in 2018 or 2019 will receive a payment. 	<p>How can providers advocate for youth who have lost income due to COVID-19 but do not receive stimulus checks? Are there any provisions to cover individuals who may not have filed taxes in the last two years?</p> <ul style="list-style-type: none"> See this link for current IRS Guidance on economic impact payments. In short, further guidance is pending for those who are not typically required to file a tax return, or have not filed a tax return.

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<p>HHS/ACF</p>	<ul style="list-style-type: none"> ● Runaway and Homeless Youth Program (RHY): \$25 million for additional immediate assistance to current programs providing critical services and housing for runaway and homeless youth. ● Child Welfare Services: \$45 million for grants to states to support the child welfare needs of families and to help keep families together. ● Family Violence Prevention and Services: \$45 million to provide additional support to family violence shelters and \$2 million in additional support for the National Domestic Violence Hotline. ● Child Care and Development Block Grants: \$3.5 billion for (1) state, territory, and tribal general revenue funds for child care assistance; (2) financial support to child care providers in the case of decreased enrollment or closures; and (3) child care assistance to health care sector employees, emergency responders, sanitation workers, and other workers deemed essential. ● Head Start: \$750 million for grants to all programs to help them respond to needs of children and families including making up for lost learning time. ● Summer Programming: \$500 million operating supplemental summer programs through non-competitive grant supplements to existing grantees. 	<p>How will the \$25M for Runaway and Homeless Youth Programs be given out to communities?</p> <ul style="list-style-type: none"> ● FYSB funds are to supplement, and cannot be used to supplant existing funds (including the \$132 million already scheduled to be released through FY20 funds). ● Beyond this, FYSB has wide latitude in the disbursement of these funds; as of this brief, FYSB had not offered additional details on the allocation of the \$25M. <p>Will there be flexibility on how we can use our RHY dollars that we already have? Will there be new competitions this year?</p> <ul style="list-style-type: none"> ● Administration for Children and Families released a memo on March 30, 2020 - Information Memorandum: IM-ACF-OA-2020-01: ACF grant flexibilities in conducting human service activities related to or affected by COVID-19 - which outlines general guidance and provisions for programs under ACF, including FYSB which oversees RHY programs. ● We are not aware of any communication to RHY grantees as of March 31 providing direct guidance for programs on how they are able to adjust their grant deliverables, outcomes, and allocations. FYSB provides two places for updates - here and here.
<p>HHS/SAMHSA</p>	<ul style="list-style-type: none"> ● Certified Community Behavioral Health Clinics: \$250 million to increase access to mental health services in communities. ● Emergency Response Grants: \$100 million in flexible funding to address mental health, substance use disorders, and provide resources and support to youth and the homeless. ● Suicide Prevention: \$50 million to provide increased support for those most in need of intervention. 	<p>How is SAMHSA responding to this crisis?</p> <ul style="list-style-type: none"> ● SAMHSA has a website which offers support and guidance related to COVID-19.

HUD

- **\$4 billion for Emergency Solutions Grants** (available until 9/30/2022): Recipients of these funds are afforded a great deal of flexibility; these ESG dollars may be used to offer homelessness prevention services to qualifying families and individuals; provide temporary emergency shelters (through leasing of an existing property, temporary structures, or other means) to prevent, prepare for, and respond to coronavirus; and offer training on infectious disease prevention and mitigation and to provide hazard pay (including for time worked prior to the date of enactment of this bill) for staff working directly to prevent, prepare for, and respond to coronavirus among persons who are homeless or at risk of homelessness. Furthermore, recipients can deviate from typical procurement standards for securing goods and services to respond to the coronavirus; 10% of a recipient's allocation may be used for administrative purposes (the 10% does not include funds spent on the previously mentioned staff costs). Additionally, the HUD Secretary may waive, or specify alternative requirements for, any provision of any statute or regulation (except for requirements related to fair housing, nondiscrimination, labor standards, and the environment) related to this program if the Secretary finds good cause. Finally, none of the funds provided may be used to require people experiencing homelessness to receive treatment or perform any other prerequisite activities as a condition for receiving shelter, housing, or other services.
- **\$5 billion for [Community Development Block Grants](#):** Funding for state and local governments to respond to COVID-19 and the economic and housing impacts caused by it, including the expansion of affordable housing supports, community health facilities, child care centers, food banks, and senior services.
- **Rental Assistance Protections for Low-Income Americans:** \$3 billion includes \$1.25 billion for tenant-based rental assistance, as well as \$1 billion for project-based rental assistance for low-income individuals and families, and \$685 million for Public Housing Authorities. Included in the bill is a 120-day moratorium on eviction filings for tenants in federal

How can [Emergency Solutions Grants](#) be used to support youth and young adults at risk of or experiencing homelessness?

- In the CARES Act, there was not a specific set aside for serving youth and young adults, but there is nothing that prohibits serving youth and young adults.
- There are significant waivers included which provides for flexibility in meeting individual and community needs.
- [COVID-19 Prevention and Response for Homeless Providers: Daily Resource Digest](#) is a resource to check daily for any updates.

When will these ESG funds be released and how can providers access these dollars?

- Up to \$2 billion will be distributed within 30 days of the enactment of the act (President signed the act on March 27) to grantees that receive allocations in fiscal year 2020. This can be retroactive to March 27.
 - For providers who have received funding under ESG in the past, reach out **now** to communicate the emergent needs of the YYA you serve, and ensure your support needs are included in allocations moving forward.
- The remaining amount will be allocated to state and general local governments by formula developed by the Secretary, within 90 days of enactment, and be based on greatest needs.
 - For providers who have not historically accessed ESG dollars, reach out **now** to your state & local entities to share the pressing needs of the youth and young adults you serve, and the importance of accessing these dollars to support meeting these needs.

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	<p>housing programs or with a federally backed mortgage loan (Sec. 4024).</p> <ul style="list-style-type: none"> ● Housing for Persons with Disabilities: \$15 million to make up for reduced tenant payments as a result of coronavirus. 	
<p>Title VI - Coronavirus Relief Fund</p>	<ul style="list-style-type: none"> ● \$150 billion in flexible spending for state/local governments: Funds may be used at the discretion of the government entity for expenditures incurred due to the coronavirus public health emergency. 	<p>Can these dollars be used to serve young people at-risk of and experiencing homelessness?</p> <ul style="list-style-type: none"> ● Potentially yes, however funding decisions based on needs will be made almost exclusively at the State and local level. Reach out to your local leaders now to communicate the needs in your community and learn more about if/how they will be accessing these dollars.

Additional Thinking

For additional CARES Act Summaries and Recommendations, please see the following resources from our national colleagues:

- [National Youth Employment Coalition](#)
- [National Low Income Housing Coalition](#)
- [MENTOR](#)
- [National Alliance to End Homelessness](#)
- [Heartland Alliance](#)
- [National Council of Nonprofits](#)
- [Independent Sector](#)
- [SchoolHouse Connection](#)