

American Rescue Plan Act

Economic Security

- Direct payments:
 - \$1,400 checks would be sent to individuals who earn up to \$75,000 a year or married couples earning no more than \$150,000.
 - Payments would gradually decrease for those who make more, zeroing out at \$80,000 for individuals and \$160,000 for couples.
 - Heads of household earning up to \$112,500 will receive the full amount, and it will phase out completely at \$120,000 for those filers.
 - The payments are based on either 2019 or 2020 income, depending on when a taxpayer files their 2020 tax return.
 - If individuals already receive federal benefits through any of the programs listed below, they generally would be eligible to receive a direct payment and would not need to take additional steps to receive it.
 - Social Security Old-Age retirement, Survivors or Disability Insurance
 - Supplemental Security Income (SSI)
 - Veterans Affairs (VA) benefits
- Extends unemployment insurance (UI):
 - People receiving unemployment insurance will continue receiving an additional \$300 per week (on top of their existing benefits) through September 6, 2021.
 - Provides a new tax break for unemployment payments: Makes the first \$10,200 in unemployment insurance received in 2020 non-taxable for households with incomes under \$150,000.
- Increases the child tax credit from \$2,000 to \$3,000 per child ages 6-17 and \$3,600 for children under 6 years old for tax year 2021.
 - The increase in the maximum amount will begin to phase out for heads of households making \$112,500 and married couples making \$150,000.
 - IRS will provide advances in the 2021 credit through monthly payments of \$250 or \$300 from July through December.
 - The credit will be available and refundable for people with low earnings or no income at all.
- Provides \$4.5 billion for the Low-Income Home Energy Assistance Program (LIHEAP) that provides energy assistance for families to cool and heat their homes.
- Allows for a temporary boost to the value of cash vouchers for the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) up to \$35 per month for women and children for a four-month period during the pandemic or until September 30, 2021.
- Provides \$1.4 billion in funding for programs authorized under the Older Americans Act, including support for nutrition programs, community-based support programs and the National Family Caregiver Support Program.
- Provides \$7.2 billion through the establishment of an Emergency Connectivity Fund to increase broadband access.
- Provides \$37 million to the Commodity Supplemental Food Program for low-income seniors.

- Includes \$45 billion in rental, utility, and mortgage assistance.
 - \$25 billion for emergency rental assistance, with \$5 billion marked for emergency housing vouchers for people experiencing homelessness, survivors of domestic violence and victims of human trafficking.
 - \$10 billion to help homeowners who are experiencing financial hardship due to COVID-19 maintain their mortgage, tax, and utility payments and avoid foreclosure and displacement.
 - \$139 million for rural housing assistance.
 - \$100 million for housing counseling services for renters and homeowners.
 - \$20 million to support fair housing activities.

Paid Sick and Family Leave

- Extends the paid sick time and paid family and medical leave credits created by the Families First Coronavirus Response Act from March 31, 2021 through September 30, 2021. These credits are for employers who voluntarily provide paid leave benefits.
- Expands eligible leave to include time taken to receive or recover from a COVID-19 vaccine.

Healthcare Coverage

- Provides federal subsidy so that people who have lost their jobs can continue enrollment in their employer-sponsored health plan via COBRA at no cost; these subsidies will cover 100% of COBRA premiums through September 2021.
 - Greatly expands tax credit subsidies for those purchasing coverage through Affordable Care Act (ACA) health insurance marketplaces, to make that coverage more affordable.
 - Increases both the amount of subsidies available for people at all income levels, and for the first time extends subsidies to those above 400% of the federal poverty level. With these new subsidies, no one enrolled in marketplace coverage would pay more than 8.5% of their income. Nonsmokers with household incomes under 150% of the federal poverty level (FPL) will be able to pay \$0 for certain plans.
 - These increased subsidies would be available for two years.
- Guarantees ACA subsidy for the unemployed.
 - Holds harmless those individuals who receive unemployment at any time in 2021 from any premium subsidy decreases related to income above 133% of the poverty level. In practice, this would allow those with household incomes over the poverty line who are unemployed at any point in 2021 to receive ACA premium subsidies that cover the premium for the second lowest-cost silver plan available to them on the exchange.
- Enhances federal funding to incentivize states that have not expanded Medicaid to do so.
 - Restores the federal government subsidy of an additional 5% of program funding in the first three years of expanded eligibility—meaning that the federal government would cover a total of 95% of overall program funding for the newly-eligible population. After three years, the federal subsidies would revert to the current level of 90%.
- Provides a one year, 10% increase in federal funding in dedicated funding for Medicaid home and community-based services, to help states implement improvements to those services.

State and Local Government

- Provides provide \$350 billion for state, local and tribal governments. State and local governments are currently providing a wide range of localized supports and services to their residents—to fight the pandemic, deliver services to households and individuals, and help businesses.
 - \$14 billion for COVID-19 vaccine distribution.
 - \$12 billion to nutrition assistance and money for reopening businesses.
 - \$30 billion for transit agencies, and billions more for small businesses and live venues.
- Establishes pandemic premium pay of up to \$13 per hour extra for workers “needed to maintain continuity of operations of essential critical infrastructure sectors and additional sectors” as designated by a governor or tribal government.
- Provides \$10 billion to states, territories, and tribal governments to carry out critical capital projects directly enabling work, education, and health monitoring, including remote options, in response to the public health emergency. A minimum of \$100 million will go to each state, Puerto Rico, and the District of Columbia and \$2 billion will be provided to counties and tribal governments that face a negative revenue impact due to a federal program or changes to a federal program.

COVID-19 Public Health & Vaccination Funding

- Provides the Centers for Disease Control and Prevention.
 - \$7.5 billion to track, administer and distribute COVID-19 vaccines.
 - \$46 billion would go toward diagnosing and tracing coronavirus infections.
 - \$2 billion would go toward buying and distributing various testing supplies and personal protective equipment.

Education

- Provides \$15 billion in child care assistance through the Child Care & Development Block Grant program—to help low-income families afford child care. Also provides nearly \$24 billion stabilization fund to support child care facilities, with an emphasis on those in high-need areas.
- Provides \$130 billion to primary and secondary schools to address the pandemic and its impact on learning and the school environment.
- Includes a provision that makes any student loan forgiveness passed between December 31, 2020 – January 1, 3036, tax free.

Nonprofit issues

- Includes \$7.25 billion in new money for the small-business loan program (PPP).
 - Allows more nonprofits to apply, including those groups that engage in advocacy and some limited lobbying. It also allows larger nonprofits to be eligible.