Coronavirus Response: Guide to New Federal Resources

*Prepared by the Office of Rep. David Price*

This is an initial summary of select programs and emergency aid provided by the federal government in response to the coronavirus pandemic, primarily from the Coronavirus Aid, Relief, and Economic Security (CARES) Act. This is not an exhaustive list of all programs, but a menu of some of the more significant provisions that may be useful for state and local government, local elected officials and their constituents, business owners, non-profits, and other stakeholders.

This remains a work in progress and will be updated as the executive branch begins to implement the law and stand up new programs.
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Unemployment Insurance (UI)

Program Description: UI is a joint state-federal partnership, with the state administering the program and setting benefit levels and length within certain federal guidelines. In times of economic distress, the federal government has provided additional relief to state agencies administering the program and offered enhanced benefits to unemployed workers backed by federal funds.

How it Works: The CARES Act makes several major changes to the UI system nationwide, including:

- Makes an additional 13 weeks of federally-funded unemployment compensation for individuals who have exhausted their state unemployment benefits available immediately through December 31, 2020.

- Adds an additional $600 in Federal Pandemic Unemployment Compensation to every weekly unemployment benefit, effective until July 31, 2020. This $600 benefit will be taxable (like regular unemployment benefits), but it will be disregarded in determining Medicaid or CHIP eligibility.

- Creates a new Pandemic Unemployment Assistance Program that will cover self-employed workers (including gig workers and independent contractors), part-time workers, and those with limited work histories. Pandemic Unemployment Assistance will be state-administered but fully federally funded. The $600 weekly enhancement mentioned above will also apply to this program.

Funding Mechanism & Relevant Agencies: Based on formulas for wage replacement determined by state law. The N.C. Department of Commerce administers the state’s unemployment program and is where individuals should start the process. Their website is available here.

- Note: The additional $600 weekly benefit and longer duration will be available in addition to/as a supplement to the current North Carolina weekly benefit.
- Here is a more detailed explanation of the Unemployment Insurance component of the package, as well as a list of FAQs.
Recovery Rebates (“Direct Checks”)

**Program Description:** This new program would provide $1,200 for singles and heads of households ($2,400 for married couples filing joint returns). The provision also provides $500 per qualifying child dependent under age 17 (using the rules under the Child Tax Credit). A family of four would receive $3,400.

**How it Works:** Rebates begin to phase out above adjusted gross incomes of $75,000 (single)/$122,500 (head of household)/$150,000 (joint). There is no income floor or phase-in — all recipients will receive the same amounts, provided they are under the phaseout threshold. Tax filers must provide Social Security Numbers (SSN) for each family member claiming a rebate (adoption taxpayer identification numbers accepted for adopted children). An exception on SSN is made for spouses of active military members. The rebates are fully available to residents of U.S. Territories, including Puerto Rico.

The rebates will be paid out as advance refunds (in the form of checks or direct deposit) on the basis of taxpayers’ filed tax year 2019 returns (or tax year 2018, if a 2019 return has not yet been filed). *Non-filers generally need to file a tax return in order to claim a rebate*, although IRS may coordinate with other federal agencies in some instances to get checks out.

**Funding Mechanism and Relevant Agency:** Formula based on individual’s tax liability (adjusted gross income). IRS will be the primary federal agency to administer the program. It is thought that if IRS already has direct deposit or tax return address information, the agency will automatically send checks. If not, the individual may need to submit information. We are waiting for more guidance on this issue, but the House Ways and Means Committee has released this brief fact sheet.

Paycheck Protection Program

**Program Description:** Businesses and nonprofits with fewer than 500 employees would generally be eligible (with some exceptions) to apply for $349 billion in guaranteed (SBA-backed) 7(a) loans, dubbed the Paycheck Protection Program (PPP). This includes certain self-employed people, sole proprietors, and independent contractors with sufficient documentation. These individual 7(a) loans are temporarily increased to $10 million from the
usual $5 million during this emergency relief period. The PPP sets the maximum interest rate for these loans at 4% and allows borrowers to defer payments for six months to a year.

Borrowers will need to have been in business as of Feb. 15, 2020, and paid employee salaries and payroll taxes, or paid independent contractors. This temporary emergency assistance through the U.S. Small Business Administration (SBA) and the Department of Treasury can be used in coordination with other COVID-financing assistance established in the bill or any other existing SBA loan program. The bill requires the SBA Administrator to set a cap on how much a bank can earn to process loan applications and prioritize underserved borrowers, including those in rural communities, minorities, women and veterans.

**How it Works:** These loans are to be distributed using the existing framework of the SBA’s 7(a) program, the agency’s primary lending mechanism. The 7(a) program is a partnership between private financial lenders, which issue the loans, and the SBA, which guarantees them. Businesses that meet the payroll requirements would be eligible for forgiveness on the portion of the loan used for costs including payroll, rent, mortgage obligations and utilities.

**Funding Mechanism and Relevant Agency:** This is a new program that SBA will need to establish. Interested businesses and nonprofits should visit [SBA.gov](http://SBA.gov) for more information on the application process.

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**Economic Injury Disaster Loans**

**Program Description:** Small businesses in all U.S. states and territories negatively impacted by COVID-19 may now apply for the Economic Injury Disaster Loan Program from the [Small Business Administration (SBA)](https://www.sba.gov). The loans may be used to pay for expenses that could have been met had the disaster not occurred, including payroll and other operating expenses.

**How it Works:** EIDLs are loans of up to $2 million that carry interest rates up to 3.75 percent for companies and up to 2.75 percent for nonprofits, as well as principal and interest deferment for up to 4 years.

**Funding Mechanism and Relevant Agency:** The SBA Disaster Loan Program (which includes EIDL) provides direct loans to help businesses and nonprofit organizations during a federally
declared disaster. Interested businesses and nonprofits should apply directly with the SBA by clicking [HERE](#).

**Economic Injury Emergency Grant**

**Program Description:** The latest relief package included $10 billion in funding for an emergency cash advance for eligible small businesses and nonprofits that have been in operation on January 31, 2020. The grant is available to small businesses, private nonprofits, sole proprietors and independent contractors, tribal businesses, as well as cooperatives and employee-owned businesses.

**How it Works:** This grant would provide an advance of up to $10,000 to small businesses and nonprofits within three days of applying for an EIDL. The emergency grant does not need to be repaid, even if the grantee is subsequently denied an EIDL, and may be used to provide paid sick leave to employees, maintaining payroll, meet increased production costs due to supply chain disruptions, or pay business obligations, including debts, rent and mortgage payments.

**Funding Mechanism and Relevant Agency:** This is a new program that SBA will need to establish. Interested businesses and nonprofits should visit [SBA.gov](#) for more information on the application process.

**Resources for Business Counseling Services**

**Program Description:** Many large companies are struggling to respond to the unprecedented economic disruption our nation is facing, so small businesses that have even fewer resources to dedicate to navigating the economic impacts of COVID-19 must have access to reliable counseling and mentorship services.

**How it Works:** The relief package provides $275 million in grants to the nation’s network of Small Business Development Centers (SBDCs) and Women’s Business Centers (WBCs), as well as the Minority Business Development Agency’s Business Centers (MBDCs), to provide mentorship, guidance and expertise to small businesses. The funding will allow SBDCs, WBCs,
and MBDCs to hire staff and provide programming to help small businesses and minority-owned businesses respond to COVID-19.

**Funding Mechanism and Relevant Agency:** To identify local SBDCs, WBCs, and MBDCs, click [HERE](https://www.sba.gov/).
more than $4.5 trillion in loan volume). This may be complicated and depends on the participation of private sector lenders.

**Funding Mechanism and Relevant Agency:** Individual loans and loan guarantees. It’s assumed that Treasury will need to issue more detailed guidance on how this program will be established and how businesses, states, and municipalities can gain access to lending. Treasury’s website is here: [https://home.treasury.gov/](https://home.treasury.gov/).

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**STATE AND LOCAL GOVERNMENT, NON-PROFITS**

### Coronavirus Relief Fund

**Program Description:** The relief fund provides $150 billion to states and certain localities for necessary expenditures incurred in responding to the coronavirus outbreak -- including building field hospitals and buying ventilators -- as well as to offset the cost of other essential government services not budgeted for in the wake of the economic downturn. (It is unclear whether this can be used to backstop a broad array of essential services or must be closely tied to coronavirus expenses. The Treasury Department will likely need to issue guidance).

**How it works:** The funds apply to expenditures incurred between March 1, 2020 and December 31, 2020. The U.S. Treasury must allocate funds to states (within 30 days) based on a state’s population (provided by the Census Bureau), although every state will be guaranteed at least $1.25 billion.

The bill reserves 45 percent of the state’s total allotment for localities of 500,000 or more. These localities may apply directly to the Treasury for their relative share by population of this amount. It would not be administratively feasible for every locality to apply to the Treasury directly for funds, although localities can work with their states to access funding.

$8 billion will be reserved for Indian Tribes, who may apply directly to the Treasury for their allotment. $3 billion in total will be reserved for Washington, DC and the U.S territories (and allocated by population share).
Funding Mechanism & Relevant Federal Agency: Formula funding to states and certain large municipalities that apply. Administered by the Treasury Department and states.

- Although unofficial, the nonprofit think tank Tax Foundation estimates NC would receive just over $4 billion of the total, according to an analysis [posted here](#).
- An additional reputable resource is the Center on Budget and Policy Priorities.

Community Development Block Grants (CDBG)

Program Description: CDBG is a flexible block grant program administered by HUD. The CARES Act allocates $5 billion total for coronavirus response and related mitigation activities in three tranches (see below) -- this is in addition to any regular CDBG appropriations that states and localities will receive. The legislation also waives the public services cap to allow communities to respond to the impacts of the pandemic by providing an increased share of funding for health services, education programs, crime prevention and public safety, and services for the homeless and seniors.

How It Works: $5 billion total in three tranches. Grantees are States and units of local government, awarded via formulae:

1. $2 billion: grantees are States, entitlement cities (pop. 50,000+) and urban counties (pop. 250,000+), via the 2020 CDBG formula, within 30 days.
   a. 70% ($1.4B) goes to entitlement cities and urban counties
   b. 30% ($0.6B) goes to States to use in areas of the State that aren’t in (a).

Rough calculations of local funding amounts from the 1st tranche above are:

- Durham: $1.2 million
- Raleigh: $1.8 million
- Chapel Hill: $245k
- Cary: $408k
- Wake County: $1.2 million
- North Carolina total: $47.1 million (inclusive of the above)

2. $1 billion: grantees are States to use in any area of that State (both (a) and (b) above), via a new formula developed by HUD based on need, within 45 days.
3. $2 billion: grantees are States, entitlement cities and urban counties, allocated on a rolling basis based on needs and COVID-19 impact (to address “Hotspots” – this formula will be developed by HUD).

**Funding Mechanism and Relevant Agency:** Entirely by formula, although municipalities may work with the state to access funding in the 2nd tranche. HUD is the administering agency and has issued CDBG Coronavirus guidance on their [website here](#).

**Homeless Assistance Grants**

**Program Description:** The CARES Act provides $4 billion for Emergency Solutions Grants (ESG) to address the impact of coronavirus among individuals and families who are homeless or at risk of homelessness and to support additional homeless assistance, prevention, and diversion activities to mitigate the impacts of the pandemic. More information about ESG can be [found here](#).

**How it Works:** $4 billion total, grantees are States and units of local government, awarded via formulae.

1. $2 billion, awarded via 2020 formula within 30 days.
2. $2 billion, awarded via new formula created by HUD based on need and COVID-19 impact, allocated on a rolling basis.

Estimated North Carolina allocations of the $2 billion in tranche #1:

- Durham: $1.2 million
- Raleigh: $1.9 million
- Wake County: $1.2 million
- North Carolina total: $47.4 million

**Funding Mechanism & Relevant Agency:** Entirely by formula. HUD has posted an action and resource guide regarding homelessness services and coronavirus on their [website here](#).

**Public Housing Authorities**

**Program Description:** Public Housing Authorities (PHAs) work closely with local governments but are usually independently managed. They must follow federal regulations and receive funding from HUD. PHAs administer Section 8 voucher programs, provide traditional public
housing, or both. The CARES Act provides just under $2 billion for several programs (see below) in order to help PHAs address the threats posed by Coronavirus.

**How it works**: HUD will administer the funds. Some of the funding is formula based and will automatically flow to PHAs. Other aid is for PHAs facing severe tenant rental contribution shortfalls, and will require the PHA to apply directly to HUD for assistance.

- **Tenant-Based Rental Assistance (Section 8)** – $1.25 billion to allow public housing agencies (PHAs) to respond to coronavirus and the ability to keep over 2.2 million families stably housed even when facing a loss of income. Allows PHAs the flexibility necessary for the safe and effective administration of these funds while maintaining fair housing, nondiscrimination, labor standards, and environmental protections.
  - $850 million for Administrative fees, awarded via the existing 2020 formula (Admin fees can be used for housing payments and cleaning).
  - $400 million for PHA rental shortfall prevention, awarded via application.

- **Public Housing Operating Fund** – $685 million for PHAs to carry out coronavirus response for the operation and management of almost 1 million “traditional” public housing units, awarded via the existing 2020 formula. Allows PHAs the flexibility necessary for the safe and effective administration of these funds while maintaining fair housing, nondiscrimination, labor standards, and environmental protections.
  - Note: The legislation also allows funds to be used for certain capital expenses, and this flexibility is important. (For example, buying protective equipment for staff is an operating expense, but buying a thermometer is capital. Cleaning one unit is operating, cleaning an entire building is capital).

**Relevant Agency**: HUD will need to set up an application process for the Section 8 rental shortfall funds. The formula-based funding should be distributed more quickly. HUD has posted Coronavirus related guidance about public housing for both PHAs and residents on their website: [https://www.hud.gov/coronavirus](https://www.hud.gov/coronavirus).

**Housing Opportunities for Persons with AIDS (HOPWA)**

**Program Description**: HOPWA funding is allocated by HUD via formula to housing providers in local jurisdictions. The CARES Act provides $65 million to maintain operations, rental
assistance, supportive services, and other necessary actions to mitigate the impact of coronavirus on low-income persons with HIV/AIDS.

**How it Works:** $65 million total:
1. $50 million for formula grants, grantees are housing providers, awarded via 2020 formula.
2. $10 million for one-time shortfall prevention, grantees are housing providers, awarded via application.

Estimated North Carolina allocations of the $50 million in tranche #1:
- Durham: $65k
- Wake County: $123k
- North Carolina total: $1.1 million

**Funding Mechanism and Relevant Federal Agency:** Formula and application (for the shortfall funds) via HUD. HUD has issued Coronavirus specific guidance on HOPWA and disease prevention their [website here](#).

**Housing for the Elderly (202) and Disabled (811)**

**Program Description:** The CARES Act provides $50 million to maintain operations at 202 properties providing affordable housing for low-income seniors and to ensure housing providers can take the necessary actions to prevent, prepare for, and respond to the coronavirus pandemic. To ensure access to supportive services for this vulnerable population, this includes up to $10 million for service coordinators and the continuation of existing congregate service grants for residents of assisted housing projects.

The CARES ACT also provides $15 million to maintain operations at 811 properties providing affordable housing for low-income persons with disabilities, and to ensure housing providers can take the necessary actions to prevent, prepare for, and respond to the coronavirus pandemic.

**How it Works:** This is emergency funding. Grantees are property owners or sponsors, and the funding is to be awarded via contract modification or competitive grant from HUD.

**Relevant Agency:** Property owners or sponsors should work with their regional HUD office and check [HUD’s website for additional information when funds are available](#).
Transit

Program Description: The Federal Transit Administration (FTA) provides annual formula funding to transit agencies across the country. The CARES Act provides $25 billion in emergency funding for transit, to be administered via several formulas directly to transit agencies that already receive annual formula money. The funds may be used for operating expenses to ensure continued services. The bill also eliminates any requirement that that transit agencies use their own funds to receive federal assistance and maintains key worker protections.

How it works: $25 billion, grantees are transit agencies, awarded via formula, 100% Federal share. Formula is based on the FY 2020 allocations for:
   a. Urbanized Area Formula Grants (5307)
   b. Nonurbanized Area Formula Grants (5311)
   c. State of Good Repair (5337)
   d. High Density and Growing States (5340)

Based on our initial estimates, transit agencies within North Carolina will receive about $314 million.

Funding Mechanism & Relevant Agency: Entirely distributed by formula. FTA will provide additional details to agencies, and they have issued Coronavirus related guidance on their website here.

Airports

Program Description: To keep airport workers safe and employed, the CARES Act includes $10 billion in grants to airports of all sizes. The FAA’s Airport Improvement Program (AIP) is one of the distribution mechanisms, which is particularly helpful to smaller and non-hub airports. There is also a new funding formula based on an airport’s share of enplanements and debt service designed to help larger hub airports. Hub airports that accept funding must keep 90% of their workers employed for the rest of the calendar year. The funds may be used for any legal airport expense, including operating costs (payroll, cleaning, etc.) and debt service payments.
**How it Works:** The grantees are airports, and all $10 billion in funds are awarded via formulae with 100% Federal share (no local grantee match required).

1. $500 million to waive the local cost share for prior AIP funds provided in FY 2020 (these funds are already out the door, but waiving the Federal match requirements will essentially provide new funding for airports as they struggle with cash flow)
2. $7.4 billion
   a. 50% awarded via formula based on share of enplanements
   b. 50% awarded via formula based on share of debt service
3. $2 billion awarded based on double the AIP apportionment in FY 2020 (help all airports but primarily smaller, non-hub)
4. $100 million awarded to general aviation airports (these airports are not funded in 2.)

Based on initial estimates, we believe RDU will receive approximately $50.3 million from the $7.4 billion in tranche #2. Small, non-hub airports and general aviation airports that do not have scheduled commercial service can expect to receive smaller amounts of funding from tranches #3 and #4.

**Relevant Agency:** The FAA should be providing additional information to all eligible airports in the coming days about this supplemental funding. The agency’s website is here: https://www.faa.gov/airports/.

**Health Care**

This bill includes billions of dollars in federal supplemental funding for health care providers, including but not limited to:

- $100 billion for a new grant program for *hospitals, physician practices, and other health care providers* through the Public Health and Social Services Emergency Fund. This direct financial support will cover currently health care related expenses or lost revenues attributable to the COVID-19 public health emergency. Exact eligibility criteria and application process has not yet been determined and HHS will have to issue implementation guidance on their website here.
- $16 billion for the *Strategic National Stockpile* for critical medical supplies, personal protective equipment, and life-saving equipment that is provided directly to the states (North Carolina has received 2 of at least 5 expected shipments from the Stockpile at this time).
• $1.5 billion to support states and localities conduct public health activities, including but not limited to: purchasing personal protective equipment (PPE), COVID-19 surveillance capacity, laboratory testing, contract tracing, infection control and mitigation, and other public health preparedness and response activities. Guidance on CDC grants and funding opportunities can be found at their website here.

• $1.32 billion for community health centers on the front line of testing and treating patients. FAQs on health center funding can be found on their website here.

• $200 million to assist nursing home facilities with infection control and support states’ efforts to prevent the spread of the virus in nursing homes. CMS guidance can be found at their website here.

Education

This bill includes $30.75 billion in appropriations for an Education Stabilization Fund for states, school districts, and institutions of higher education (IHEs) for costs related to COVID-19. These flexible funds include, but are not limited to:

• $14.25 billion for IHE emergency relief to prevent, prepare for, and respond to COVID-19. Funds may be used to defray expenses such as lost revenue, technology costs for distance education, and direct grants to students for food, housing, course materials, technology, health care, and child care.

• $13.5 billion for elementary and secondary education. This money will be provided through a formula grant to states, which will then distribute 90% of funds to local education agencies (school districts) for use for COVID-19 response activities, including purchasing educational technology to support online learning, planning for long-term school closures, and other authorized activities.

• Each state will receive a share of $3 billion for emergency support grants to local education agencies that the state determines have been most significantly impacted by COVID-19. These funds will be used to provide educational services to students, and to provide emergency support through grants to IHEs.

• $3.5 billion for the Child Care Development Block Grant (CCDBG). These funds can be used to continue payments to child care providers, even if those providers are currently closed; to fund emergency child care services for health care workers, emergency responders, and other essential personnel; and for other activities to ensure child care providers stay open or are able to reopen. CCDBG provides formula block grants to states, who then administer the grants. The bill also includes $750 million for Head Start.
This bill also makes several important policy changes to help support our schools and students, including:

- Allows IHEs the flexibility to use existing funds to provide emergency aid grants directly to students impacted by COVID-19;
- Offers protection to students who have had to drop out of school for the semester as a result of COVID-19, ensuring that it will not negatively affect their eligibility for future federal aid;
- Suspends interest accrual and all payments for federal student loan borrowers with federally held loans (Direct Loans and FFEL) through September 30, 2020;
- Directs student borrowers to continue to receive credit toward Public Service Loan Forgiveness, Income Driven Repayment forgiveness, loan rehabilitation, and Teacher Loan Forgiveness; and
- Defers payments by HBCUs on any current HBCU Capital Financing loans during the national emergency period.

Here is a link to the Department of Education’s website regarding COVID-19.

**Museums, Libraries, and Cultural Institutions**

The bill also includes modest funding for our libraries, museums, and cultural institutions who are economically impacted by the COVID-19, including:

- **$50 million** for the Institute of Museum and Library Sciences (IMLS) to issue grants to prevent, prepare for, and respond to the novel coronavirus. This includes grants to expand access to digital networks, internet-accessible devices, and technical assistance. Further guidance on how grants will be distributed to states, territories, and tribes (as well as directly to museums and libraries) will be found on the IMLS [website here](#).

  - State humanities councils (that issue grants tailored to the resources, demographics, interests, and concerns of their state or jurisdiction), and 60 percent will go to direct grants through the NEH. More information on state humanities council grants will be found on the North Carolina State Humanities Council [website here](#). More information on the direct NEH grants will be found on their [website here](#).
• $75 million for the National Endowment for the Arts (NEA) to issue grants to prevent, prepare for, and respond to the novel coronavirus. Within this $75 million, 40 percent of funds will go to agency-defined state and regional art organizations (that issue grants tailored to the resources, demographics, interests, and concerns of their state or jurisdiction), and 60 percent will go to direct grants through the NEA. More information on state arts council grants will be found on the North Carolina Arts Council website here. More information on the direct NEH grants will be found on their website here.

**Additional Resources**

A brief overview of programs that might be helpful to local governments and nonprofits compiled by the House Appropriations Committee is available on their website here.

**RESOURCES PREPARED BY SENATE DEMOCRATS**

- **Summary of the Bill**, prepared by Senate Democrats
- **Section-by-Section Summary of the Bill**, prepared by Senate Democrats
- **Summary of the Bill’s $340 Billion in Emergency Appropriations**, prepared by Democratic staff of the Senate Appropriations Committee

**RESOURCES PREPARED BY HOUSE COMMITTEES**

- Fact Sheets prepared by the Ways and Means Committee
  - **Fact Sheet and FAQ on the Bill’s Unemployment Compensation Provisions**
  - **FAQ on the Bill’s Rebates (Direct Cash Payments to Americans)**
  - **Explainer on How The Bill’s Rebates Work in Terms of Social Security**
- Fact Sheet prepared by the House Small Business Committee
  - **Fact Sheet on the Bill’s Small Business Provisions**
- Press Release prepared by the Oversight and Government Reform Committee
Overview of the Bill’s Oversight and Accountability Provisions

Fact Sheet prepared by the Financial Services Committee

Fact Sheet on Financial Services Priorities Included in the Bill

OTHER RESOURCES

State-by-State Information on the Bill prepared by the Center for Budget and Policy Priorities

State-by State Information on the Bill prepared by the Tax Foundation