



The CARES Act

Coronavirus Aid, Relief, and Economic Security

McAdams.House.gov/services/coronavirus

Utah Business Owners and Employees

Paycheck Protection Program - \$349 billion

Small business owners and nonprofits that maintain payroll can receive forgivable loans through the new Paycheck Protection Program. The [U.S. Chamber of Commerce](#) has information about the program and eligibility.

Emergency Disaster Loans - \$10 billion

Emergency grants available of up to \$10,000 for eligible small businesses and nonprofits through the [Small Business Administration's](#) Emergency Disaster Loan.

Working Families and Individuals

Coronavirus Relief Payments

Individuals will receive \$1,200 (joint filers receive \$2,400) plus \$500 per qualifying child under 17 years old. Benefits start to phase out for those with incomes exceeding \$150,000 for joint filers, \$75,000 for single filers, and \$112,500 for head-of-household filers with one or more children. Your income is based on your 2019 tax return; if you did not file taxes in 2019, the Department of Treasury will use your 2018 tax return. Watch the [IRS](#) for updates on relief payments.

Expands State Unemployment Insurance

Adds \$600 every week to recipients' unemployment insurance checks through July, providing immediate assistance to workers who are laid off or furloughed, including those who are self-employed or independent contractors.

(The [Utah Department of Workforce Services](#) provides comprehensive unemployment insurance information, for both employees and employers.)

Homeowners and Renters Protections

Homeowners negatively affected by the coronavirus can contact their mortgage servicers directly to request forbearance for up to six months, with the possibility of extension, without fees, penalties, or extra interest. Eligible homeowners are those with mortgages from FHA, USDA, VA, and mortgages backed by Fannie Mae or Freddie Mac.

Renters who are unable to pay rent are protected from eviction for up to four months if their property owner has a federally-backed mortgage or they are living in public or assisted housing. Property owners are also prohibited from issuing a 30-day notice to vacate a property until after the 4-month moratorium ends.

Student Loan Relief

Pauses payments and suspends interest accrual for federal student loan borrowers who have Direct Loans and Federal Family Education Loan (FFEL) through September 30, 2020, to ease the burden on students who face significant hurdles entering the workforce.

Health Care Workers and Patients

Hospital Support and Personal Protective Equipment

Funds personal protective equipment for health care workers on the frontlines of saving lives and supports hospitals and healthcare providers as they care for patients.

Telehealth Expansion

Expands telehealth services so Utahns have access to medical care without needing to leave their homes.

Free Testing and Vaccine Coverage

Patients recommended to be tested for COVID-19 will receive their test free of charge, regardless of their type of insurance, and a future coronavirus vaccine will be available without cost sharing.

Support for State and Local Governments

Coronavirus Relief Fund - \$150 billion

States and localities will receive funds to help cover unexpected costs associated with coronavirus response efforts.

Local Emergency Funding

Emergency funding to support state and local disaster relief, public transit systems, and K-12 education programs.

Economy and Jobs

Business Support

\$500 billion to support jobs and the economy through loans to eligible businesses, in addition to the \$377 billion to support small businesses. Treasury tasked to establish specific support for mid- and large-sized businesses with up to 10,000 employees.

Employee Retention

Tax credits for employers to retain employees.

Oversight

New Oversight Protection

Creation of a Treasury Department Special Inspector General for Pandemic Recovery to provide oversight of Treasury loans and a Pandemic Response Accountability Committee to protect taxpayer dollars.