

# JSCVR Proposed Legislative Concepts: Crosswalk with Federal Action

Prepared for: Joint Special Committee on Coronavirus Response

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LPRO: LEGISLATIVE POLICY AND RESEARCH OFFICE

### SUMMARY

The following information compares the policy proposals under consideration by Oregon's Joint Special Committee on Coronavirus Response (JSCVR) with key federal action. Discussion and action on this topic at the state and federal levels are continuing to evolve; this crosswalk includes information through March 23, 2020, 12:00pm. Please feel free to contact the Legislative Policy and Research Office at 503-986-1813 or LegislativePolicyandResearchOffice@leg.state.or.us for further analysis or to answer specific questions about this overview.

JSCVR Proposal	HR 6074	HR 6201 (Families First Covid Response Act)	Other Federal Action
Stability for Working Fam	ilies		
1: Moratorium on all evictions			Department of Housing and Urban Development (HUD) suspended evictions and foreclosures for the next 60 days; applies to homeowners of single-family homes with mortgages insured by the Federal Housing Administration

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			(FHA); prevents new foreclosure actions and suspends all foreclosure actions currently in process.
			Fannie Mae and Freddie Mac
			The Federal Housing Finance Agency (FHFA) provided payment forbearance to borrowers with enterprise- backed mortgages impacted by the coronavirus for up to 12 months due to hardship. FHFA has established a website with information for borrowers. Borrowers will not incur late fees and there will be no delinquencies on their credit histories.
2: Increase access to rental and mortgage assistance			
3: Support and flexibility for DHS to expedite SNAP benefits		Provides \$500 million additional allocation to WIC, \$400 million for Commodity Assistance Program, added flexibility	US Department of Agriculture (USDA) announced feeding program partnership in response to COVID-19: plans to deliver 1 million meals per week to

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		for school nutrition programs, WIC, and SNAP. Waives work requirement for SNAP, allows states with declared emergency to request additional funding. Does not allow increase in individual benefits, but allows for more families to enroll. Lifts certain limits on eligibility. Allows provision of meals to any household in which at least one student is eligible. Allows waivers from certain federal requirements for National School Lunch Program, School Breakfast Program, Child and Adult Care Food Program, Summer Food Service Program, and WIC.  Allocates \$250 million to nutrition services to elderly, including \$160 million for home-delivered	students in rural schools closed due to COVID-19.

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		nutrition, \$80 million for congregate care nutrition services, and \$10 million for Native communities.	
4: Support for food banks			
9: Amend definition to cover leave for parents during statewide public health emergencies		Requires businesses with fewer than 500 employees as well as all state and local governments to provide family medical leave and paid sick leave. Tax credits for private employers that give paid sick leave and paid family medical leave. Credits for employers and for certain self-employed individuals. Does not impact FMLA or OFLA.	
Health Care System Need	S	l	
11: Eliminate out-of- network status for COVID- 19	Gives Secretary the authority to temporarily waive or modify application of Medicare requirements with respect to telehealth services during a declared emergency.	Allocates \$1.2 billion for COVID-19 testing. Prohibits commercial health plans, insurers, Medicare, Medicaid, CHIP, and Medicare Advantage from charging or cost-sharing for COVID-	The Food and Drug Administration (FDA) allowed expanded use of devices to monitor vital signs remotely.  The Center for Medicare and Medicaid Services (CMS) issued telehealth toolkits for General

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	Fact Sheet on new Medicare telemedicine	19 testing and related items.	Practitioners and End Stage Renal Disease providers.
	flexibilities	Provides state eligibility for 6.2% increase in federal medical assistance percentage. Applies to regular FMAP, not expanded Medicaid rates. Provides 100% FMAP to cover costs for Medicaid and CHIP enrollees.  Requires that personal respiratory protective devices are covered countermeasures.	CMS also issued guidance to PACE programs.
40: Prohibition on new bed taxes for hospitals			
Short Term Employer Sup	port		
17: Direct OED to spread UI rate increase			
19: Repurpose Business Oregon funds to provide direct relief for certain sectors			

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24: Regulatory Relief: pause non-essential rulemaking			
Small Business Loans			
38: Extend payment deadlines			
33: Prohibit commercial and residential foreclosures for duration of declaration			Department of Housing and Urban Development (HUD) suspended evictions and foreclosures for the next 60 days; applies to homeowners of single-family homes with mortgages insured by the Federal Housing Administration (FHA); prevents new foreclosure actions and suspends all foreclosure actions currently in process.
			Fannie Mae and Freddie Mac
			The Federal Housing Finance Agency (FHFA) provided payment forbearance to borrowers with enterprise- backed mortgages impacted by the coronavirus for up to 12 months due to hardship.

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For Immediate Implement	ation		
26: CAT tax – redraft HB 4009, delay implementation of CAT tax by one quarter			
27: Fund for those ineligible for UI	Authorization of expenses and allocation to the Disaster Loans Program (Section 7(b) of the Small Business Act). Classifies Coronavirus as disaster under the Disaster Loans Programs Account.*		The Small Business Administration (SBA) issued disaster assistance loan guidance for small businesses. Businesses qualify for low- interest loans up to \$2 million. SBA is currently accepting applications.  SBA also relaxed criteria on states for requesting disaster assistance loans.
29: Supervision of physician assistants – can practice without supervision during declaration			
31: Homeless Shelters – time-limited super siting (HB 4001)			

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5: Assistance to utilities for low-income households and small businesses			
10: Support for community partners for outreach/basic needs			
28: Homelessness response – assistance to self-quarantine in hotels			
30: Forbearing mortgage payments for 90 days			The Federal Housing Finance Agency (FHFA) provided payment forbearance to borrowers with enterprise- backed mortgages impacted by the coronavirus for up to 12 months due to hardship.
34: Transient lodging tax flexibility			
36: HS Diplomas – allow seniors to graduate with credit they have			

<sup>\*</sup>Small Business Disaster Loan Program: The Small Business Administration's (SBA) Economic Injury Disaster Loans are available to small businesses, small agricultural cooperatives, and most private nonprofit organizations that have suffered substantial economic injury in a declared disaster area, regardless of physical damage. Substantial economic injury means being unable to meet obligations and pay ordinary and necessary operating expenses. Loans provide working capital for the business to survive until normal operations resume after a disaster. Applications for these loans must typically be received within nine months of the disaster

Note: Congress is currently negotiating the CARES Act, S. 3548, but the legislation has not been finalized at this time.

declaration. SBA's Economic Injury Disaster Loans offer up to \$2 million in assistance and the interest rate is 3.75% for small businesses and 2.75% for non-profits. Loan terms may be up to 30 years, based on a borrower's ability to repay.

SBA website: <a href="https://www.sba.gov/disaster-assistance/coronavirus-covid-19">https://www.sba.gov/disaster-assistance/coronavirus-covid-19</a>

## **Other Federal Actions Impacting Oregonians:**

US Census Bureau adjusted schedule; may impact redistricting.

US Department of Education announced broad waiver from annual statewide testing requirements

US Department of Transportation announced <u>flexibility for trucking industry</u>

US Department of Treasury deferred tax filing deadline to July 15

Federal Reserve announced plans to purchase municipal bonds and begin issuing loans to businesses

#### Resources

## HR 6074

Measure: <a href="https://www.congress.gov/116/bills/hr6074/BILLS-116hr6074enr.pdf">https://www.congress.gov/116/bills/hr6074/BILLS-116hr6074enr.pdf</a> CRS Summary: <a href="https://www.congress.gov/bill/116th-congress/house-bill/6074">https://www.congress.gov/bill/116th-congress/house-bill/6074</a>

NCSL Summary: <a href="https://www.ncsl.org/blog/2020/03/06/congress-appropriates-at-least-105-billion-to-states-territories-tribes-to-combat-covid-19.aspx">https://www.ncsl.org/blog/2020/03/06/congress-appropriates-at-least-105-billion-to-states-territories-tribes-to-combat-covid-19.aspx</a>

## HR 6201

Measure: https://www.congress.gov/116/bills/hr6201/BILLS-116hr6201enr.pdf CRS Summary: https://www.congress.gov/bill/116th-congress/house-bill/6201

**NCSL Summaries**:

https://www.ncsl.org/blog/2020/03/19/-health-human-service-highlights-from-second-covid-19-relief-bill.aspx https://www.ncsl.org/blog/2020/03/19/labor-economy-provisions-of-second-covid-19-relief-bill.aspx

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#### S. 3548

https://www.congress.gov/bill/116th-congress/senate-bill/3548

#### **Other Federal Actions**

https://www.ncsl.org/ncsl-in-dc/publications-and-resources/covid-19-daily-announcements-from-federal-agencies.aspx

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