



COMPARISON OF HOUSE & SENATE PANDEMIC RELIEF LEGISLATION

As of July 30, 2020, 1pm

[CPCPC Side-by-side Comparison of House-passed Heroes Act and Senate HEALS Act](#): The table below is a condensed version of the more detailed chart linked above from the Congressional Progressive Caucus Center.

HEROES ACT (HOUSE DEMOCRATS)	HEALS ACT (SENATE REPUBLICANS)
Taxes	
<ul style="list-style-type: none"> ● Repeals \$135 billion tax break for “pass-through” business owners that primarily benefits 43,000 millionaires with an average tax cut of \$1.6 million each this year. Permanent repeal raises \$250 billion: see potential revenue allocation by state ● Limits the carry-back period for writing off net operating losses, which benefits corporations and businesses: cost is \$26 billion ● Removes cap for state and local tax deductions in 2020 and 2021 	<ul style="list-style-type: none"> ● Keeps existing tax breaks in place: the \$135 billion tax cut repealed by the Heroes Act and the net operating losses tax break ● Increases the tax deduction for business meals from 50% to 100% through 2020: \$3 billion cost ● See small business section for information about employer tax credits for retaining employees ● Major win: no other tax breaks for the wealthy and corporations and no payroll tax cut
Unemployment Insurance	
<ul style="list-style-type: none"> ● Extends CARES Act UI provisions (including \$600/week supplement, expanded eligibility, additional 13 weeks, no waiting week, and 50% reimbursement for government and nonprofit employers) through January 31, 2021 	<ul style="list-style-type: none"> ● Reduces federal UI supplement to \$200/week through Oct. 5. ● From Oct. to Dec. 31 federal supplement (capped at \$500/week) to state UI payments to replace 70% of workers’ prior wages
State & Local Fiscal Aid to Maintain Public Services	
<p>\$900 Billion for State and Local Coronavirus Relief:</p> <ul style="list-style-type: none"> ● \$500 billion for state governments ● \$375 billion for local governments of all sizes ● \$20 billion for tribal governments ● \$20 billion for territories <p>See revenue allocation by state.</p>	<ul style="list-style-type: none"> ● No general relief funds for state and local governments ● Broadens use of existing CARES Act funds for state and local governments to beyond pandemic response
Direct Cash Assistance	
<ul style="list-style-type: none"> ● Additional one-time \$1,200 payment per individual (up to \$6,000 per household) with expanded eligibility up to \$150,000 for a family and \$75,000 for singles ● Increases the \$500 per dependent payment in CARES Act to \$1,200 per dependent 	<ul style="list-style-type: none"> ● Additional one-time \$1,200 payment per taxfiler and \$500 per dependent for income up to \$150,000 for a family and \$75,000 for singles ● Expands \$500 dependent payment to include adult dependents

Small Business Tax Credits & Paycheck Protection Program

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| <ul style="list-style-type: none"> ● To retain employees, raises tax credit for employer wage reimbursement rate from 50% to 80% on up to \$15,000 per employee per quarter. Raises qualified wages per employee from \$10,000 to \$45,000 in 2020. Cost is \$164 billion (CRFB estimate) ● Creates a 30% refundable payroll tax credit (50% for essential workers) for employer benefits covering personal, family, living, or funeral expenses related to COVID-19 ● 50% refundable payroll credit to cover employers' fixed costs (e.g., rent, mortgage, utility payments) ● 90% refundable business interruption tax credit on individual income tax for self-employed individuals ● Creates PPP set-asides for businesses with 10 or fewer employees (25% of existing funds), nonprofits (25% of existing funds), and community lenders (the lesser of \$10 billion or 25% of existing funds) ● Expands PPP eligibility to all 501(c) organizations but restricts use of PPP for lobbying and campaign finance activities | <ul style="list-style-type: none"> ● To retain employees, raises tax credit for employer wage reimbursement rate from 50% to 65% on up to \$10,000 per employee per quarter. Raises qualified wages per employee from \$10,000 per year to \$10,000 per quarter (capped at \$30,000 in 2020). Cost is \$100 billion (CRFB estimate) ● Expands the Work Opportunity Tax Credit to cover 50% of the first \$10,000 in wages for qualified COVID-19 unemployment recipients ● \$90 billion in additional funds for PPP (including Second Draw Loans) ● \$58 billion in subsidized "Recovery Sector Loans" for certain struggling businesses ● Reduces maximum assistance under first round of PPP from \$10 million to \$2 million ● Expands PPP to cover operations, "property damage and vandalism or looting," supplier, and worker protection costs |
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Healthcare Access

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| <ul style="list-style-type: none"> ● \$117 billion for Medicaid by increasing FMAP an additional 7.8 percentage points for July 1, 2020-June 30, 2021 period. Go here to see revenue allocation by state. ● \$100 billion for hospitals and healthcare providers ● \$7.6 billion for Community Health Centers | <ul style="list-style-type: none"> ● \$25 billion for hospitals/other healthcare providers ● \$25 billion for Provider Relief Fund ● \$24 billion increase in funding for the CDC, CMS, NIH, and other health-related agencies ● \$7.6 billion for Community Health Centers ● \$7 billion to provide a 30% tax credit for PPE manufacturing |
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Testing, Surveillance, and Prevention

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| <ul style="list-style-type: none"> ● \$75 billion for testing and contact tracing ● Establishes COVID-19 National Testing and Contact Tracing (CONTACT) Initiative, a national evidence-based system for testing, contact tracing, surveillance, containment and mitigation | <ul style="list-style-type: none"> ● \$16 billion for testing and contact tracing ● Encourages CDC to contract with public and private entities to speed up development of diagnostic tests |
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Education & Childcare

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| <ul style="list-style-type: none">● \$90 billion for public education:<ul style="list-style-type: none">● \$58 billion for public elementary and secondary schools● \$27 billion for public institutions of higher education● \$5 billion in direct funding to higher education institutions and Institutional Stabilization Program for financially distressed institutions● Go here to see revenue allocation by state.● \$10,000 in student debt cancellation for both federal and private student loans of economically distressed borrowers; extends other CARES Act assistance to federal student loan borrowers● \$7 billion for Child Care and Development Block Grants (CCDBG); amount later raised in HR 7027 & HR 7327 | <ul style="list-style-type: none">● \$105 billion for public education:<ul style="list-style-type: none">● \$70 billion for elementary and secondary schools, including proportional funding for private schools. One-third of funds available immediately; two-thirds of funds tied to reopening● \$29 billion for higher education institutions● No student debt cancellation● No extension of CARES Act suspension of student loan payments or interest accrual● \$5 billion for CCDBG● \$10 billion for Back to Work Child Care Grants |
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Housing

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| <ul style="list-style-type: none">● Nationwide 12-month moratorium on evictions and foreclosures for all renters and homeowners. 60 days of mortgage forbearance for delinquent borrowers● \$100 billion in Emergency Rental Assistance● \$75 billion for states, territories, and tribes to provide direct assistance to homeowners for mortgage payments, property taxes, property insurance, utilities, and other housing-related costs● \$11.5 billion in Homeless Assistance Grants | <ul style="list-style-type: none">● No extension of the federal eviction moratorium● No protection from utility shutoffs or disconnects● \$3 billion to fund public housing and rental assistance● Utility assistance: \$1.5 billion for LIHEAP● \$2.2 billion for Section 8 tenant-based rental assistance● \$1 billion for Public Housing Operating Fund |
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Food Security & Social Safety Net

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| <ul style="list-style-type: none">● Increases SNAP benefit level by 15% and minimum SNAP Benefit to \$30 per month; waives work requirements for SNAP● Provides \$3 billion for child nutrition programs, \$1.1 billion for Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)● Expands eligibility for childless EITC and increases maximum credit to \$1,487 in 2020● Makes CTC fully refundable at \$3,000 per child (\$3,600 for a child under 6) in 2020● Makes Child and Dependent Care Tax Credit (CDCTC) fully refundable, doubles eligible expenses, increases maximum credit rate 50%, and raises income phaseout threshold in 2020 | <ul style="list-style-type: none">● No additional resources for nutrition programs● No enhancements to the EITC, CTC, or CDCTC |
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Essential Workers and Corporate Immunity	
<ul style="list-style-type: none"> ● Authorizes \$13/hour hazard pay for essential workers, on top of regular wages, provided through Heroes Fund grants to employers ● Requires an emergency standard from OSHA and permanent standard within 2 years ● No corporate immunity provision 	<ul style="list-style-type: none"> ● No hazard pay for essential workers ● No safety standards for all workers ● Replaces state tort law with an exclusive federal cause of action for lawsuits related to COVID-19 exposure <ul style="list-style-type: none"> ● Bars lawsuits for negligence but includes exception for intentional misconduct and gross negligence; Raises standard of proof plaintiffs must meet to “clear and convincing evidence” ● Shields corporations from lawsuits if they “make reasonable efforts” to comply with mandatory government safety standards
Elections & Postal Service	
<ul style="list-style-type: none"> ● \$3.6 billion for Election Assistance Grants ● Guarantees access to vote-by-mail for the November 2020 elections and all future elections ● \$25 billion to ensure continued Postal Service operations ● Repeals restrictions on \$10 billion in Postal Service borrowing authority in the CARES Act 	<ul style="list-style-type: none"> ● No funding or protections for elections ● No funding for the Postal Service
Threats to Social Security, Medicare & More	
<ul style="list-style-type: none"> ● No comparable provisions 	<ul style="list-style-type: none"> ● Based on Sen. Romney’s TRUST Act, establishes bipartisan “Rescue Committees” for federal trust funds that spent more than \$20 billion in the prior fiscal year, including the Social Security, Medicare, and Highway Trust Funds ● Each “Rescue Committee” would propose recommendations to “avoid depletion” of the trust fund, provide 75 years of solvency, and “simplify” the program ● Recommendations of a Rescue Committee would receive expedited consideration in Congress