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 The House of Representatives just passed H.R. 748, the Coronavirus Aid, Relief, and Economic Security (CARES) Act and it is now heading to President Trump's desk for his signature to become law. This historic \$2 trillion coronavirus (COVID-19) relief package includes bold provisions secured by Democrats to protect the health and well-being of the American people.

 The CARES Act provides direct cash payments to families, strengthens unemployment benefits for workers who have lost their jobs or had their hours reduced, and it supports small businesses in our community by including \$375 billion in forgivable loans and debt relief for SBA borrowers. This bill also invests \$200 billion in our healthcare response to COVID-19 to ensure that nurses, doctors, and other healthcare professionals have access to the medical supplies they need to save lives. </p> <p>Here is what the CARES Act will provide Americans: </P> <p>INCOME ASSISTANCE/REBATES </P> \$1,200 one-time payment per adult (up to \$75,000 in annual income

for individuals, \$112,500 for heads of household, and \$150,000 for joint filers) and \$500 per child under 17 years old

- Rebate amount reduced by \$5 for each \$100 a taxpayer's income exceeds the income threshold with complete phaseout at \$99,000 for individuals and \$198,000 for joint filers

UNEMPLOYMENT BENEFITS

- \$600 a week in addition to other unemployment insurance (UI) benefits for 4 months
- Temporary UI program for part-time, self-employed, gig economy, and other workers excluded from regular UI through December 31, 2020
- 13 additional weeks of unemployment benefits through December 31, 2020
- Provides federal funding for states to waive waiting weeks through December 31, 2020
- Full federal funding for existing Short-Term Compensation (STC) programs, 50% federal funding for states beginning STC programs, and \$100 million in grants to states through December 31, 2020

Click [here](https://edd.ca.gov) to apply for

unemployment.

SMALL BUSINESS ASSISTANCE

\$350 billion for a new Paycheck Protection Program to assist small businesses and nonprofits.

These are forgivable loans for 8 weeks of payroll (up to \$10 million) to employers (including nonprofits) with less than 500 employees, self-employed individuals, and gig workers.

Additionally, the CARES Act

- Incentive for businesses to rehiring employees that were previous let go because of the outbreak
- \$17 billion to provide relief from the Small Business Administration (SBA) loan payments for 6 months
- \$10 billion for SBA emergency grants for operating costs (up to \$10,000)
- Allows deferment of 7(a) loan payments for 6-12 months
- Federal government covers 50% of unemployment compensation for nonprofits

For more information, please click [here](https://sba.gov)

PUBLIC HEALTH

sans-serif;">Provides an investment of about \$200 billion in our hospitals, health systems, and health research, including expanding funding for the personal protective equipment desperately needed by our health care workers, including ventilators, n95 masks, gowns, gloves, etc.

The CARES Act is far from perfect, but it is an important action Congress has taken to provide direct relief to members of our community who are feeling the economic effects brought about by the response to this pandemic. There is still more work to be done to help every worker and every family in Riverside County and across the country. As we continue fighting for every American, I urge President Trump to sign this legislation quickly and to continue working with us to make sure that no one is left behind in the midst of this pandemic.

Was this email helpful?

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Feel free to stay in touch on these, and any other issues you care about or if you have further concerns. If you would like to receive periodic updates on issues affecting the Inland Empire please follow me on

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*By participating in this survey you are subscribing to Rep. Takano's newsletter.

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