



## More Steep Cliffs Ahead: Expiring COVID-19 Relief Measures

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More than 7 million people in the U.S. have contracted COVID-19 and more than 200,000 have died. At the same time, the economic recession caused by the COVID-19 pandemic continues. These effects are worse in communities of color.

In response to the COVID-19 pandemic, Congress has enacted, expanded, and extended several economic stimulus measures through the Families First Coronavirus Response Act (FFCRA, H.R. 6201); CARES Act (H.R. 748); Paycheck Protection Program and Health Care Enhancement Act (H.R. 266); Paycheck Protection Program Flexibility Act of 2020 (H.R. 7010); S. 4116; and Continuing Appropriations Act, 2021 and Other Extensions Act (H.R. 8337).

However, vital assistance for workers, renters, and small businesses has already expired. Several more COVID-19 relief measures will expire on December 31. Many of these measures would be extended by the Heroes Act (H.R. 6800) passed by the House on May 15, 2020 or the updated version of the Heroes Act (H.R. 925, or Heroes Act 2.0) passed by the House on October 1, 2020.

### Executive Actions

The Trump Administration has announced the following executive actions, which fall far short of what would be possible under legislation:

- **Unemployment benefits:** President Trump [directed](#) FEMA to provide \$300 per week in supplemental unemployment benefits from the Department of Homeland Security's Disaster Relief Fund. These funds cut off when the Disaster Relief Fund fell below \$25 billion.
- **Student debt:** President Trump [directed](#) the Education Department to defer federal student loan payments and waive accrued interest until December 31, 2020.
- **Evictions:** President Trump issued an executive order [instructing](#) the Department of Health and Human Services and Centers for Disease Control and Prevention (CDC) to evaluate whether halting evictions is "reasonably necessary to prevent the further spread of COVID-19." The Department of the Treasury and Department of Housing and Urban Development (HUD) were additionally instructed to "identify any and all available Federal funds" to provide assistance to tenants and borrowers, and HUD was further instructed to "to promote the ability of renters and homeowners to avoid eviction or foreclosure." In response, CDC issued an eviction moratorium through the end of the year. This order does not provide any rental assistance for when the moratorium expires and back rent will be due. It could also be subject to legal challenge.
- **Payroll taxes:** President Trump [instructed](#) the Treasury Secretary to defer collection of the employee portion of payroll tax obligations between September 1, 2020 and December 31, 2020. Employers will still ultimately be liable for these unpaid payroll taxes and will be required to repay them between January 1, 2021 and April 30, 2021.

## Expiration Dates

The following table lists expiration dates for select coronavirus relief programs under current law and proposed extensions under the Heroes Act and Heroes Act 2.0. It focuses on changes to expiration dates, not other programmatic changes. It excludes new programs that are unrelated to provisions from prior COVID-19 legislation.

<b>Program (and relevant law)</b>	<b>Expiration Date</b>		
	<i>Current Law</i>	<i>Heroes Act</i>	<i>Heroes Act 2.0</i>
<b>Eviction moratorium for properties receiving federal assistance</b> (CARES Act, Sec. 4024)	<i>Expired July 25, 2020 (extended to December 31, 2020 by CDC for all renters who meet specific conditions)<sup>1</sup></i>	1 year after enactment, expanded to all homeowners and renters (Sec. 110203)	1 year after enactment, expanded to all homeowners and renters (Division O, Sec. 203)
<b>Supplemental unemployment benefits of \$600 per week</b> (CARES Act, Sec. 2104)	<i>Expired July 31, 2020 (reduced benefits temporarily provided through executive action)</i>	January 31, 2021, with transition rule through March 31, 2021 (Sec. 50001)	January 31, 2021, with transition rule through March 31, 2021 (Division I, Sec. 101)
<b>Paycheck Protection Program (PPP) loan applications</b> (S. 4116)	<i>Deadline passed August 8, 2020</i>	No change <sup>2</sup>	December 31, 2020 deadline, with second PPP loans available for certain small businesses (Division E, Sec. 101 & 202)
<b>Requirement for air carriers receiving federal assistance to maintain employment levels</b> (CARES Act, Sec. 4114)	<i>Expired September 30, 2020</i>	September 30, 2020 or until exhaustion of financial assistance, whichever is later (Sec. 190501)	March 31, 2021, with additional grants (Division Q, Title I)
<b>Eviction and foreclosure moratorium for federally backed mortgages</b> (CARES Act, Sec. 4022)	<i>May 17, 2020 (extended to December 31, 2020 through executive action)<sup>3</sup></i>	1 year after enactment, expanded to all homeowners and renters (Sec. 110203)	1 year after enactment, expanded to all homeowners and renters (Division O, Sec. 203)

<sup>1</sup> In order to qualify, renters must make less than \$99,000 a year and sign a declaration that eviction would lead to either homelessness or living in close proximity to others.

<sup>2</sup> The August 8, 2020 deadline was enacted subsequent to the House passage of the Heroes Act.

<sup>3</sup> Extended by the [Federal Housing Finance Agency](#) for a third time on August 27, 2020.

<b>Deferment of federal student loan payments, principal, and interest</b> (CARES Act, Sec. 3513)	September 30, 2020 (extended to December 31, 2020 through executive action)	September 30, 2021, with expansion to all federal loans and \$10,000 in debt cancellation for economically distressed federal and private loan borrowers (Sec. 110501 & 150114-150115)	September 30, 2021, with expansion to all federal loans and \$10,000 in debt cancellation for economically distressed private loan borrowers (Division B, Title I, Subtitle C, Part 1 & Division O, Title V)
<b>Health extenders</b> (H.R. 8337, Division C)	December 11, 2020	No change <sup>4</sup>	No change
<b>Covered period for PPP loans</b> (H.R. 7010)	24 weeks until December 31, 2020	No change <sup>5</sup>	8-24 weeks (Division E, Sec. 201)
<b>Mortgage forbearance:</b> 180 days for federally backed mortgages (CARES Act, Sec. 4022) and 90 days for multifamily borrowers (Sec. 4023)	End of national emergency or December 31, 2020, whichever is earlier	1 year after enactment, with improvements to forbearance program (Sec. 110203)	1 year after enactment, with improvements to forbearance program (Division O, Sec. 203)
<b>Emergency family and medical leave and paid sick leave</b> (FFCRA, Divisions C & E)	December 31, 2020	December 31, 2021, with expanded eligibility (Sec. 120103 & 120116)	February 28, 2021, with expanded eligibility (Division C, Title I)
<b>Unemployment Insurance (UI) expansion:</b> Expanded eligibility (CARES Act, Sec. 2102), no waiting week (Sec. 2105), additional 13 weeks of benefits (Sec. 2107), and federal financing of work sharing (Sec. 2108-2109)	December 31, 2020	January 31, 2021, although applicants could continue receiving expanded benefits through March 31, 2021 (Sec. 50002-50004 & 50009-50010)	January 31, 2021, with expanded eligibility and additional weeks of benefits (Division I, Sec. 102-106)
<b>UI reimbursement for government entities and non-profits</b> (Sec. 2103)	December 31, 2020	January 31, 2021 (Sec. 50005)	June 30, 2021 (Division I, Sec. 403)

<sup>4</sup> The December 11, 2020 expiration was enacted subsequent to the House passage of the Heroes Act.

<sup>5</sup> The December 31, 2020 expiration was enacted subsequent to the House passage of the Heroes Act.

<b>Interest-free loans to states for UI and federal funding of extended benefits</b> (FFCRA, Sec. 4103 & 4105)	December 31, 2020	June 30, 2021 (Sec. 50007-50008)	June 30, 2021 (Division I, Sec. 401-402)
<b>Emergency Economic Injury Disaster Loan (EIDL) grants</b> (CARES Act, Sec. 1110)	December 31, 2020	No change	Programmatic improvements, including new grant program (Division E, Title IV)
<b>Employee Retention Tax Credit</b> (CARES Act, Sec. 2301)	December 31, 2020	Expanded eligibility (Sec. 2021)	Expanded eligibility (Division F, Sec. 201)
<b>Exemption from Medicare sequestration</b> (CARES Act, Sec. 3709)	December 31, 2020	No change	No change
<b>Child nutrition waivers</b> (H.R. 8337, Division D, Title IV)	September 30, 2021	No change <sup>6</sup>	No change
<b>SNAP waivers</b> (FCCRA, Division B, Title III)	Month after public health emergency declaration ends	2-year waiver of work requirements and increased benefits through September 30, 2021 (Sec. 60606)	1-year waiver of work requirements and increased benefits through September 30, 2021 (Division N, Sec. 602)
<b>Emergency Medicaid FMAP increase</b> (FCCRA, Sec. 6008)	Quarter in which public health emergency ends	Additional FMAP increase for July 1, 2020-June 30, 2021 period (Sec. 30101)	Additional FMAP increase for October 1, 2020-September 30, 2021 period (Division K, Sec. 101)
<b>Credit reporting protections</b> (Sec. 4021 of CARES Act)	120 after national emergency declaration ends	120 days after national emergency ends, with improvements to program (Sec. 110401)	120 days after national emergency ends, with improvements to program (Division O, Sec. 401)

<sup>6</sup> The September 30, 2021 expiration was enacted subsequent to the House passage of the Heroes Act.