

# Responding to Families' Needs During the COVID-19 Pandemic: A Conversation with Representative Rosa DeLauro

## *Frequently Asked Questions*



**ZERO TO THREE**  
Early connections last a lifetime

Updated May 22<sup>nd</sup>, 2020

Following our [recent webcast with Representative Rosa DeLauro \(D-CT\)](#), ZERO TO THREE has compiled answers to the most frequently asked questions. While many questions cannot be fully answered until the administering federal agencies provide guidance to states and programs on implementation, we will continue to update this resource as more information becomes available. Following each answer below, we have included available resources from federal administering agencies, including early guidance on *the Families First Coronavirus Response Act (FFCRA)* and *the Coronavirus Aid, Relief, and Economic Security Act (CARES)*, as well as resources from other organizations. ZERO TO THREE's [summary of these measures](#) and other materials on the COVID-19 crisis may be found at [www.zerotothree.org/covidpolicy](http://www.zerotothree.org/covidpolicy).

### **Child Care**

**How will the funding in the CARES Act help protect child care providers who are being asked to do the dangerous, front-line work of caring for children of essential workers?**

The CARES Act included \$3.5 billion in additional funding for the Child Care and Development Block Grant (CCDBG). Among other purposes, the bill authorized states to use this funding to provide care to workers deemed essential for COVID-19 response without regard for income requirements. These funds were also authorized to be used for the cleaning and sanitation of facilities, even for providers who were not receiving subsidy funds before the public health emergency.

*Resources:*

- Office of Child Care, Administration for Children and Families, United States Department of Health and Human Services: [Office of Child Care COVID-19 Resources](#) and [CCDF Discretionary Funds Information Memorandum](#)
- Centers for Disease Control and Prevention: [Guidance for Child Care Programs that Remain Open](#)
- Child Care Aware of America: [Types of Cash Help for Providers and CCR&Rs During the Coronavirus Pandemic](#)
- ZERO TO THREE: [Considerations for Infants and Toddlers in Emergency Child Care for Essential Workers](#)
- Centers for Disease Control and Prevention: [CDC Activities and Initiatives Supporting the COVID-19 Response and the President's Plan for Opening America Up Again](#)

**Are child care providers not currently serving children receiving subsidies eligible to receive any of the new funding in the CARES Act?**

Yes, the CARES Act allows state administrators to provide funding to eligible child care providers that meet state and local licensing or registration requirements, even if they were not serving children receiving subsidies before the public health crisis. The legislation specifies that such funds could be provided for the purposes of “cleaning and sanitation, and

other activities necessary to maintain or resume program operations.” It is not clear what “other activities” might encompass, and any funds for non-subsidy providers would be at the discretion of the state child care agency.

*Resources:*

- Office of Child Care: [CCDF Frequently Asked Questions in Response to COVID-19](#), [Office of Child Care COVID-19 Resources](#) and [CCDF Discretionary Funds Information Memorandum](#)

**What support exists in the bills for family child care providers, many of whom are operating on incredibly thin margins and would have difficult paying back even a low interest rate loan?**

In states in which they are eligible to serve children receiving subsidies (even if they are not currently serving such children), family child care providers can benefit from the \$3.5 billion in additional CCDBG funding. In general, states have discretion to use these funds for continued payments and assistance to providers closing or facing decreased enrollment as a result of COVID-19, or to assure they are able to remain open or reopen as appropriate. Additionally, as small businesses, family child care providers are eligible to apply for a Small Business Administration loan to cover the cost of employee salaries and benefits, mortgage interest, rent, utilities, and interest on other debts. Up to eight weeks of these loans are eligible for forgiveness.

*Resources:*

- Small Business Administration: [SBA Disaster Assistance in Response to Coronavirus](#) and [Paycheck Protection Program](#) and [Small Business Guidance & Loan Resources](#)

**How soon will assistance be available for families who need care, and providers who need support to either pay their staff while closed or continue operations while serving emergency workers?**

The Administration for Children and Families (ACF) has finalized and disbursed each states' allocation portion of the \$3.5 billion in CCDBG funding appropriated in the CARES Act. Lead Agencies can and should be taking steps now to use CCDBG funding to support providers in their states in responding to the crisis.

*Resources:*

- Office of Child Care: [Summary of Child Care Provisions of CARES Act, State and Territory Funding Allocation Tables](#), and [Tip Sheet for States and Territories: Using CCDF Amendments and Waiver Flexibilities to Meet the Child Care Needs as Result of COVID-19](#)

**Are child care providers, including family child care providers who own their own businesses, eligible for unemployment insurance payments if they have to temporarily close due to the public health crisis?**

Yes. The CARES Act provides additional unemployment benefits to individuals who become unemployed for COVID-19 related reasons including those that are self-employed, seeking part-time employment, or would not have a sufficient work history under State law to otherwise qualify.

*Resources:*

- Office of Child Care, Administration for Children and Families, United States Department of Health and Human Services: [Office of Child Care COVID-19 Resources](#)
- United States Department of Labor: [New Guidance on Unemployment Insurance Flexibilities During COVID-19 Outbreak](#)
- All Our Kin: [Family Child Care Home Provider Challenges with Unemployment Compensation Under the CARES Act](#)

### **Head Start and Early Head Start**

#### **Does the \$750 million in funding for Head Start cover Early Head Start as well?**

Yes, Early Head Start grantees are eligible to receive this additional funding, although it is worth noting that up to \$500 million of this funding is reserved as supplemental summer programming for grantees determined to be most ready to operate these programs by the Office of Head Start (OHS).

*Resource:*

- Office of Head Start: [Coronavirus Prevention and Response](#)

#### **Are Head Start programs providing food to families? If so, how?**

Head Start and Early Head Start programs have received flexibility from the U.S. Department of Agriculture to continue offering food to families through the Child and Adult Care Food Program (CACFP), even in the event of program closures. OHS has provided guidance and potential strategies for providing food to children during center closures, including assembling bags of food for families and delivering them to homes in agency vehicles, having families pick up bags of food at a drive-through location, or partnering with other community organizations to distribute food. Contact your local program for more information.

*Resource:*

- Office of Head Start: [Coronavirus Prevention and Response](#), [Supporting Food Security for Families](#), and [COVID-19 Check-In](#)

#### **What does this funding mean for Early Head Start and Head Start employees?**

As of now, OHS is directing programs to pay wages and benefits for staff unable to work during COVID-19 related closures through June 30, or until programs reopen, unless further extended by OHS.

*Resources:*

- Office of Head Start: [Coronavirus Prevention and Response](#)
- National Head Start Association: [Responding to COVID-19](#)

### **Early Intervention/Part C of IDEA**

**What supports/services are available and what is being done to support children and families receiving Part C services—was Part C funding included in the CARES bill? Children with disabilities are at increased risk for abuse, neglect, and many have additional medical and nutrition needs.**

It is important that babies and toddlers who have been receiving early intervention services continue to receive them through virtual sessions, if feasible, during this crisis. However, Early Intervention services under Part C of the Individuals with Disabilities Education Act did not receive additional funding in the COVID-19 response bills. The early intervention field and advocates need to articulate to Congress the needs of families and where gaps are occurring and, if necessary, push for additional funding in the next legislative package. Early intervention providers can consult Department of Education and the Early Childhood Technical Assistance Center for guidance on working with infants and toddlers.

*Resources:*

- United States Department of Education: [Guidance on providing services to children with disabilities during the COVID-19 outbreak](#)
- Early Childhood Technical Assistance Center: [Coronavirus Disease Resources](#) and [Remote Service Delivery and Distance Learning](#)

### **Economic Supports**

**Who is eligible for the direct payments?**

Recovery rebates are being sent out to eligible households. Single adults earning less than \$75,000/year will receive a payment of \$1,200 and households filing jointly with earning less than \$150,000/year in the 2019 tax year will receive a payment of \$2,400. Households will also receive \$500 per qualifying child age 16 and under. Because the payments are based on the previous year's tax return, millions of low-income households that don't otherwise have to file a tax return, will need to file to receive payments, and certain immigrant families (including many with children who are U.S. citizens) are ineligible. The CARES Act requires taxpayers to have a social security number – leaving out Dreamers and families of filers with only Individual Taxpayer Identification Numbers (ITINs).

*Resources:*

- Internal Revenue Service: [Economic Impact Payments](#) and [Coronavirus Relief and Impact Payments](#)
- Center on Budget and Policy Priorities: [CARES Act Includes Essential Measures to Respond to Public Health, Economic Crises, But More Will Be Needed](#)
- Congressman Danny Davis: [Guide for Grandfamilies on COVID-19 Stimulus Payments](#)

**Are foster families eligible for the direct payments included in this stimulus package? Recently placed children in foster care might not have been included on income tax forms.**

Foster families are not specifically addressed in the CARES direct payments, but the language specifies that children counted for rebates are those within the definition of “qualifying child” for income tax purposes. Foster children are included in that definition. IRS guidance should clarify how children in the care of foster parents will be considered in the child portion of the payments.

*Resource:*

- BDO: [President Trump Signs into Law CARES Act](#)

**Was there an expanded Child Tax Credit included in the latest stimulus package?**

While Congresswoman DeLauro mentioned the American Family Act of 2019, which would create a new Young Child Tax Credit by expanding on the existing Child Tax Credit to establish a new tier of credit of \$300 per month (\$3,600 per year, up from \$2,000 per year) for children under age 6, this bill has not been passed and is not included in the CARES Act.

*Resources:*

- H.R.1560: [American Family Act](#)
- ZERO TO THREE: [ZERO TO THREE Endorses New Bill Confronting Child Poverty](#)

**What are the criteria to be eligible for paid family leave? And what does that leave look like?**

Emergency Paid Family and Medical Leave Expansion was created through FFCRA. Private businesses with fewer than 500 employees and all public employers are required to provide 12 weeks of paid family and medical leave. An employee can use this leave to care for a child that is unable to attend school or child care because of closures or unavailability. Employees are entitled to 2/3 of their wage during this time - up to \$200/day and \$10,000 over the benefit period - or employers are not required to pay for the first 10 days taken, but the employee may use other paid leave during that period, if available.

*Resource:*

- Center on Law and Social Policy: [Paid Sick Days and Paid Leave Provisions in FFCRA and CARES Act](#)

**How will the paid sick and family leave be rolled out for workers? How much paid sick and family leave will be provided during this time?**

Workers may use paid sick time if they are caring for someone subject to COVID-19-related isolation, caring for a child if their school or child care provider is closed or unavailable, experiencing a substantially similar condition to COVID-19 as defined by the secretary of HHS.

Part time workers also receive this benefit at a prorated rate based on the average number of hours that worker has worked in previous weeks, or workers also receive job protections if they take this time.

*Resources:*

- United States Department of Labor: [Families First Coronavirus Response Act: Questions and Answers](#)
- Center on Law and Social Policy: [Paid Sick Days and Paid Leave Provisions in FFCRA and CARES Act](#)

### **What is in place for self-employed/freelance workers to help them?**

Through the CARES Act, Pandemic Unemployment Assistance (PUA) is available to a person who is not eligible for regular Unemployment Insurance (UI) or has exhausted regular UI, as well as self-employed people and those who would not normally be eligible for regular UI. Coverage does not include an individual who can telework with pay, nor anyone receiving paid sick days or other paid leave benefits through an employer.

*Resources:*

- U.S. Department of Labor: [Unemployment Insurance Relief During COVID-19 Outbreak](#)
- National Employment Law Project: [Unemployment Insurance Provisions in the Coronavirus Aid, Relief, and Economic Security \(CARES\) Act](#)
- National Low Income Housing Coalition: [Frequently Asked Questions: Unemployment Insurance](#)

### **Home Visiting**

#### **Is there funding for home visitors in the bill? How will this impact home visiting programs?**

Home visiting is an important strategy for reaching out to parents with young children who may now be more socially isolated than ever. However, home visiting through the Maternal, Infant, and Early Childhood Home Visiting (MIECHV) program was not addressed in either FFCRA or CARES. State home visiting programs need to find creative ways to stay in touch with and reach more families. Technology is the key to continuing this outreach, but virtual home visits under MIECHV require permission to deviate from program guidelines, although several home visiting models were routinely providing such visits with other funding prior to the current crisis.

[ZERO TO THREE has recommended](#) an increase of \$100 million for MIECHV and urges flexibility to address the needs of home visitors in using technology to stay in touch with families and support all home visiting efforts in a state to reach more parents and caregivers. an increase of \$100 million for MIECHV and urges flexibility to address the needs of home visitors in using technology to stay in touch with families and support all home visiting efforts in a state to reach more parents and caregivers.

*Resource:*

- HRSA: [Coronavirus Disease \(COVID-19\) Maternal and Child Health Bureau Frequently Asked Questions](#)

### **Housing**

#### **How does the eviction/foreclosure moratorium work?**

The bill institutes a moratorium on foreclosures for all federally-backed mortgages for 60 days beginning on March 18, 2020. Under the bill, a borrower with a federally-backed mortgage experiencing financial hardship due to COVID-19 may also request a forbearance for up to 180 days, which may be extended for another 180 days if requested.

The bill also institutes a moratorium on filings for evictions for renters in homes covered by a federally-backed mortgage for 120 days after CARES enactment. The bill provides a temporary moratorium on evictions for most residents of federally subsidized apartments. The bill also institutes a moratorium on filings for evictions for renters in homes covered by federally-backed mortgages for 120 days after enactment.

#### *Resources:*

- National Low Income Housing Coalition: [Congressional Leaders Agree to Coronavirus Response Package with Funding for Homelessness and Housing](#)
- U.S. Department of Housing and Urban Development: [COVID-19 Resources and Fact Sheets](#)

#### **What are the provisions for the homeless?**

Overall, the bill provides more than \$12 billion in funding for HUD programs, including: \$4 billion for Emergency Solutions Grants for homelessness assistance, \$5 billion in Community Development Block Grants, \$1.25 billion for the Housing Choice Voucher program, \$1 billion for project-based rental assistance, \$685 million for public housing, \$300 million for tribal nations, \$65 million for Housing for Persons with AIDS, \$50 million for Section 202 Housing for the Elderly, and \$15 million for Section 811 Housing for Persons with Disabilities.

#### *Resources:*

- National Low Income Housing Coalition: [Congressional Leaders Agree to Coronavirus Response Package with Funding for Homelessness and Housing](#)
- U.S. Department of Housing and Urban Development: [COVID-19 Resources and Fact Sheets](#)

#### **Are there supports for landlords?**

The bill provides \$1.25 billion for tenant-based rental assistance to help public housing agencies maintain normal operations and take other necessary actions to respond to COVID-19. Of this amount, \$850 million can be used for a combination of administrative costs and other expenses for activities including those to “support and maintain the health and safety of assisted households” and to retain and support participating landlords.

#### *Resources:*

- National Low Income Housing Coalition: [Congressional Leaders Agree to Coronavirus Response Package with Funding for Homelessness and Housing](#)
- U.S. Department of Housing and Urban Development: [COVID-19 Resources and Fact Sheets](#)

### **Nutrition**

#### **Is there extra funding for SNAP in the bill?**

The CARES Act does not expand benefits or eligibility under the Supplemental Nutrition Assistance Program (SNAP). It does appropriate \$15.8 billion for SNAP to cover expected increases in caseloads due to the economic downturn, as well as temporary benefit increases allowed in FFCRA. Under FFCRA, states are allowed to provide emergency supplemental benefits to households to boost their ability to provide food. SNAP can also be used as a speedy avenue for funding to replace meals children miss by being out of school. In addition, beginning April 1, FFCRA temporarily suspends the work requirements that limited childless adults under 50 to three months of benefits.

*Resources:*

- Center on Budget and Policy Priorities: [Latest Coronavirus Response Package Doesn't Boost SNAP—The Next One Should](#) and [USDA, States Must Act Swiftly to Deliver Food Assistance Allowed by Families First Act](#)
- USDA: [USDA Increases Monthly SNAP Benefits by 40%](#)

#### **Are formula needs of babies included in the bill?**

Congress provided an additional \$500 million in funding for the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) in FFCRA to ensure that the program can serve additional participants as the nation prepares for an economic downturn. Further, provisions included in FFCRA permit USDA to grant waivers to state WIC agencies of regulatory requirements that inhibit the delivery of WIC services throughout the COVID-19 public health emergency.

*Resources:*

- National WIC Association: [COVID-19 Resources](#)
- Center on Law and Social Policy: [Ensuring Young Children Have Healthy Meals During the Coronavirus Pandemic](#)

### **Child Welfare**

#### **Does the bill include funding to address increased demands on the child welfare system?**

In a time of heightened stress and severely strained family incomes, child welfare services must have adequate support. Included in the stimulus package was \$45 million for child welfare services under Part B-1 of Title IV of the Social Security Act, to promote child well-being and family stability. This provision disregards state match requirements. Also included was \$45 million for Family Violence Prevention and Services Formula grants, which also

disregards state match requirements. Further, there was a \$1 billion increase for Community Service Block Grants (CSBG) to augment its ability to reach community members in need. This provision disregards 9% discretionary set-aside for community economic development, rural community development, and neighborhood innovation projects and allows states to use CSBG funds for programs to serve families up to 200% FPL, up from 125% in current law, through FY21.

### *Resources:*

- Children's Bureau guidance and materials: [General COVID-19 resources](#) and [Case Worker Visits Via Videoconferencing](#)
- Child Welfare League of America: [COVID-19 Information, News, and Resources](#)
- Futures Without Violence: [Resources for Kids and Families](#) and [Family and Friends Tips](#)

## **Health Care**

### **How is the need for telehealth addressed in the stimulus package?**

There are several provisions in the CARES act that provide additional funding to bolster telemedicine through new and existing programs. The Federal Communications Commission (FCC) is investing \$200 million to help providers access broadband connections. These additional resources will bolster the Connected Care Pilot Program, a three-year, \$100 million program that is already in place.

Medicare is allowing practices to waive cost sharing (copays and deductibles) for all telehealth services. States can now request a medical licensure waiver under section 1135 of the Social Security Act, which covers national emergencies, to address provider shortages and to allow healthcare professional to practice across state lines without requiring them to be licensed in both states. Finally, the CARES act permanently changed rules that govern how addiction data can be electronically shared to more closely align with HIPAA.

### *Resources:*

- Federal Communications Commission: [COVID-19 Telehealth Program](#) and [Chairman Pai Announces Plan for \\$200 Million COVID-19 Telehealth Program](#)
- Association of American Medical Colleges: [50-State Survey: Temporary Medical Licensure Measures in Response to COVID-19](#)

### **How can non-health services be delivered virtually as with telehealth services – including ensuring telehealth for children with special needs that receive services through early intervention and schools? Further, how might we creatively address the needs of families receiving telehealth home visiting and mental health services?**

The ability of service providers to use virtual visits, as with telehealth, can depend on both technical capacity and the guidance from federal agencies on whether such visits are allowable with funds for particular federal programs. So far, the guidance seems fairly flexible, and stakeholders should consult guidance for specific programs. However, we note that this question comes up in a variety of sectors, always including concerns about the technical

capacity of program staff at the local level and the ability of families to participate in virtual visits due to lack of equipment and/or access to the internet. If a fourth COVID-19 legislative package is developed, these needs might be addressed there.

*Resources:*

- HRSA: [General Telehealth Guidance](#)
- Child Trends: [During the COVID-19 pandemic, telehealth can help connect home visiting services to families](#)
- Early Childhood Technical Assistance Center: [Remote Service Delivery and Distance Learning](#)