April 16, 2020

Dear Members of Congress:

On behalf of The Leadership Conference on Civil and Human Rights and the 111 organizations signed on to the attached letter, we write to share our economic security priorities for future COVID-19 legislation. We appreciate the work that Congress has already done to reduce the devastating impact of COVID-19 on the health and economic security of people in America. But there is far more to be done.

This pandemic calls for the enactment of policies and sufficient funding to protect low- and moderate-income people from economic disaster and to meet the urgent needs of the most vulnerable people in our nation. Communities that have already been marginalized by structural barriers to equal opportunities and who have low levels of wealth are particularly vulnerable during this current emergency. While many working people have been sidelined, many others are still providing essential services during the crisis – working at our grocery stores, delivering mail and packages, and providing care to vulnerable people – putting their lives at risk, often at reduced hours and wages, to keep our country running. The ongoing crisis has laid bare the structural racism and barriers to opportunity that are entrenched in our society, and our collective actions now must not worsen them.

Our key principles and specific policy proposals, detailed in the attached letter, fall into the following areas:

I. Overarching principles for coronavirus response
II. Ensuring access to quality health care for all people in America, including targeted relief for those most impacted
III. Protecting the livelihoods of the most vulnerable working people in our nation
IV. Keeping people in homes, safeguarding their financial health, and protecting people who are homeless
V. Providing assistance with basic living standards
VI. Stimulating the economy and investing in our future

As our nation and world continue to face this unprecedented crisis, one that involves uncertainties over not only economics and policy but also science, we stand ready to work with you. We will ultimately get through this, but we must ensure that the remedies and the recovery truly work for all of the communities that we represent – and leave us all in a better place. Our proposals are vital to that end, and we greatly appreciate your consideration of them as Congress continues to navigate this terrible pandemic in the coming weeks and months.

Sincerely,
The Leadership Conference on Civil and Human Rights
The Leadership Conference on Civil and Human Rights COVID-19 Response
Health and Economic Security Priorities

Dear Members of Congress:

On behalf of The Leadership Conference on Civil and Human Rights and the 111 undersigned organizations, we write to share our economic security priorities for future COVID-19 response legislation and actions. We appreciate the work that Congress has already done to reduce the devastating impact of COVID-19 on the health and economic security of people in America. But there is more work to be done. Indeed, we are in unprecedented times, and we require an unprecedented – and timely – response.

We have identified key principles and specific policy proposals below that must dictate how we respond to this pandemic and the economic impact of this crisis, both now as well as in coming years.

I. Overarching principles for coronavirus response
II. Ensuring access to quality health care for all people in America, including targeted relief for those most impacted
III. Protecting the livelihoods of the most vulnerable working people in our nation
IV. Keeping people in homes, safeguarding their financial health, and protecting people who are homeless
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CIVIL AND HUMAN RIGHTS COMMUNITY RECOMMENDATIONS

I. Overarching Principles for Relief

- **Timeline for relief**: The timeline for relief must be tied to the economy and not prematurely end as people will feel the economic impacts of this crisis for years to come.
- **Prioritizing the most vulnerable**: It is imperative that Congress prioritize economic policy responses that both help protect individuals, families, communities, and working people on the front lines from the ongoing economic fallout and protects their health.
- **True stimulus payments**: There must be recurring, direct cash assistance during this severe economic crisis that targets aid to vulnerable people in our country without intermediaries and without onerous filing requirements that impede access to aid. We must expand cash payments in size, make them ongoing until the economy recovers, and ensure immigrants and formerly incarcerated people have full access to them.
- **Automatic trigger**: Relief measures, such as expansions in unemployment benefits, fiscal relief, and an increase in SNAP benefits must be tied to the economy – the unemployment rate – to ensure that these critical measures stay in place until the labor market recovers. These policies
should include an automatic trigger to ensure that relief is secured now for years to come as we face the long-term consequences of this economic downturn.

- **No bailouts**: Our efforts must be targeted to help those most harmed, rather than subsidizing financial markets or corporate profits. Any assistance for major businesses or sectors of our economy must be tied to concrete benefits to their employees and for our national public health.

- **Washington, D.C. must be treated fairly**: Washington, D.C. must be made whole and receive the funding that was awarded to each state in the CARES Act. Washington, D.C. must be treated as a state for all relief purposes, as is standard practice in federal appropriations.

- **All U.S. territories must be included in relief aid**: It is critical that U.S. territories be explicitly included in all aid.

- **Condemn Bias Against the AAPI community**: We must ensure targeted relief for the Asian American Pacific Islander (AAPI) community, which has been the target of racist and xenophobic attacks since the outset of this pandemic. Congress should provide support for people targeted for hate violence by authorizing funding under the Hate Crimes Prevention Act to help states and localities enhance victim services programs and bolster providers.

- **Provide Language Access for Limited English Proficient (LEP) people**: Congress must provide sufficient funding to ensure materials and services are accessible to LEP people living in the United States. Title VI of the Civil Rights Act of 1964, Section 1557 of the Affordable Care Act, and other civil rights laws and policies require the government to take steps to address the needs of the 25 million LEP people living in the United States. Congress must authorize sufficient funding to have accessible materials about both COVID-19 and the availability of economic support and relief programs. Funding must also be provided to health care providers and other frontline workers with access to interpretation services, so that LEP speakers and people with disabilities, isolated from friends and family, do not find themselves in a hospital due to COVID-19 symptoms but with no way to communicate.

- **Robust increase and support for medical capacity**: We must invoke the full manufacturing authority of the Defense Production Act to produce enough vitally necessary medical equipment so that tragic shortages can be held to a minimum. This includes assuring full federal funding for the conversion of factories and the guaranteed federal purchasing of all needed equipment and supplies. These measures will be crucial in ensuring that treatments and vaccines are deployed as quickly and widely as possible.

- **Provide critical financial assistance to the U.S. Postal Service (USPS)**: The USPS faces a liquidity crisis in the coming months and needs immediate assistance as millions of people in our country stay at home to impede transmission of the coronavirus. The post office has been the backbone of many communities and the pathway to the middle class for many African American families, and this vital institution needs our help now.

- **Safeguard people from scams**: There are growing reports of attempted scams relating to COVID-19 and policy responses, including stimulus payments. Congress should require appropriate federal agencies, working with state and local counterparts, to take action and alert consumers to various scams that already seem to be emerging, and to take enforcement actions against those perpetrating such scams.

- **No waiver of non-discrimination provisions**: We strongly oppose any waivers of or amendments to non-discrimination provisions in any supplemental funding deals, stimulus
packages, or agency programs/activities. Additional funding for robust enforcement of non-discrimination requirements is needed as we already see some jurisdictions attempt to ration care.

- **No transfer authority**: Money intended to address the health and economic impact of the coronavirus outbreak should only be used for that purpose. There should be no transfer authority that would allow money meant to address the impacts of COVID-19 to be shifted to the Department of Homeland Security or any other agency to fund border wall construction or detain or deport immigrants.

- **Prevent and remove ideological riders**: We strongly oppose the inclusion of ideological riders, such as the Hyde amendment, in any coronavirus response package.

- **Preserving our legal rights**: Statutes of limitations for filing civil claims in federal courts and administrative bodies should be automatically tolled for the duration of the public health emergency.

- **Eliminate administrative barriers to accessing SNAP and Medicaid**: We must eliminate all administrative barriers, such as work requirements and asset tests, that prevent people in America from accessing nutrition assistance and health care through the SNAP and Medicaid programs, respectively. These programs should be expanded and made available to all who are eligible through the end of the forthcoming recession.

### II. Ensuring Access to Quality Health Care for All People in America

Access to health care is a human right. We have grave concerns about the pre-existing inequities in health care that are being amplified by the COVID-19 crisis. At this pivotal time, among the most important things we can do in the health care space are to protect the coverage that we have, protect pathways and access to coverage, and expand access to COVID-19 testing and treatment for all persons in the United States. Congress must ensure that the needs of individuals who are low income, underserved individuals, and underserved communities are centered in our national public health response. Of paramount importance is ensuring that all people in America are able to access the care needed to stay safe and healthy in their homes and communities.

- **Congress Must Ensure Free and Widespread Testing, Treatment, and Eventual Vaccination for COVID-19**

The coronavirus has demonstrated with devastating clarity that the health of every person in this country is impacted by the health of each and every one of us. Emergency response measures to COVID-19 must ensure that all persons can access the health care they need in response to this pandemic. This means making sure that testing and treatment for COVID-19, as well as eventual vaccinations, must be made free and easily accessible to all persons in the United States, including all immigrants regardless of status, justice-impacted individuals, and people living in the territories. No ID should be required for medical treatment, testing, or vaccination. Future response legislation must also include provisions to expand access for uninsured people in America. Any exclusions for some communities leaves all communities at greater risk of being exposed to or contracting the virus.

- **Congress Must Collect Data on and Address Racial Disparities in the Response to COVID-19**
No federal government authority is currently collecting and publicly reporting on the racial, ethnic, primary language, and other demographic information of people who are able to access testing and have been affected by COVID-19. Preliminary data show that people of color are experiencing significantly higher rates of morbidity from the virus. However, without robust and disaggregated demographic data on the race and ethnicity of patients being tested, the rate of positive test results, and outcomes for those with COVID-19, it will be impossible for practitioners and policy makers to address disparities in health outcomes and inequities in access to testing and treatment as they emerge. This lack of information will not only exacerbate existing health disparities, but will also hamper the efforts of public health officials to track and contain COVID-19 in areas that are at the highest risk of continued spread.

It is essential that Congress make a concerted effort to account for existing racial disparities in health care access and how persistent inequities will exacerbate these disparities as the nation responds to this pandemic. Existing racial disparities and inequities in health outcomes and health care access may mean that the nation’s response to preventing and mitigating its harms will not be felt equally in every community. This is especially troubling considering that low-income people are more likely to have many of the chronic health conditions that experts have identified as risk factors for complications from COVID-19.1

- Congress Must Enhance and Extend the Temporary Federal Medicaid Assistance Percentage (FMAP) Increase and Protect Medicaid Coverage

As a source of coverage for 1 in 5 people in America, Medicaid will play a key role in connecting individuals to testing and treatment throughout this crisis.2 Immigrants, regardless of their status, should not be excluded from accessing this care through Medicaid. It is essential that Congress build on the Families First Coronavirus Response Act (FFCRA) and authorize a larger increase in the Federal Medicaid Assistance Percentage (FMAP) of 15 percent, until economic indicators reflect a full recovery. Enhancing the FMAP temporarily is one of the key steps that Congress could take to both protect critical Medicaid coverage and help state governments with the rising health care costs as result of this pandemic.

Establishing a temporary “maintenance of effort” along with the higher FMAP, as federal policymakers did in the last two recessions, is essential to prevent states from reducing and restricting coverage precisely when it would be most damaging to public health and the economy.3 Enhancing the FMAP also relieves some of the pressure on states to raise taxes and cut critical state-funded services to meet balanced budget requirements, especially during a pandemic-fueled economic downturn. Now is not the time for states to cut back on public health efforts, support for communities, or treatments for those in


need. Raising the FMAP will allow states to immediately address mounting public health needs and use Medicaid to cover COVID-19 related needs.

- Congress Must Provide Adequate Supports for People with Disabilities and Seniors

People with disabilities and seniors are particularly at risk as the COVID-19 pandemic spreads across the country. It is essential that Congress craft policies that provide critical support and resources for seniors and people with disabilities who will have to manage complex medical needs amidst this public health crisis. This includes ensuring the safety and well-being of all older adults and people with disabilities living at home and in residential facilities. This requires specific and constant focus on ensuring continued access to health care, prescription drugs, food, housing, income, and other basic supports for people with disabilities and older adults, as well as their caregivers – paid and unpaid. It also requires Congress and all actors to be keenly focused on the needs of people with disabilities and older adults who are at greatest risk because of existing health disparities, including older women, people of color, LGBTQ individuals, and people who lack access to health care and social supports due to poverty, homelessness, and geographic isolation.

Medicaid is particularly important to seniors and people with disabilities who rely on the program in order to access health care coverage. Medicaid covers seven million seniors. More than one in three adults under age 65 enrolled in Medicaid have a disability. Congress should work to expand access to Medicaid for low-income older adults and people with disabilities, which is essential to providing medical care and supportive services that help these individuals to remain in their homes and communities. This includes expanding eligibility for the Qualified Medicare Beneficiary program to 150 percent of the federal poverty level and waiving asset tests for Medicaid, Medicare Savings Programs, and the Part D Low-Income Subsidy to eliminate cost barriers to care and treatment for older adults and people with disabilities who have the lowest income. In addition, Congress should ensure that any in-kind or extra cash assistance given to older adults and people with disabilities for the duration of the economic recession and recovery does not count against their Medicaid eligibility.

Congress must also take action to ensure that seniors and people with disabilities can access the care and supplies that they need to remain safe and healthy during this crisis. Unfortunately, 20 years after the Olmstead decision, which recognized the community integration mandate of the Americans with Disabilities Act (ADA) and almost 30 years after passage of the ADA itself, too many people with disabilities continue to see a real gap between what the law guarantees and what they experience. Congress must make every effort to ensure compliance with the Olmstead decision and guarantee that people are able to access the care in a community setting. This includes providing sufficient resources to ensure that Medicaid home and community based services (HCBS) are available for individuals who rely on them to live in their homes and communities to receive the care they need. It also includes making sure

that these communities have the resources they need to access medical supplies and essential medications for the duration of this crisis.

The CDC is currently advising people at high risk of complications – including people with disabilities, seniors, and those with chronic illnesses – to obtain and keep on hand a supply of prescription medications since staying at home for prolonged periods of time is necessary in many parts of the country. In practice, this is infeasible for most, since payers rarely cover refills until three to seven days before a prescription is expected to run out. If this issue is not addressed, individuals at greatest risk of critical illness or death from COVID-19 will be forced to choose between traveling to pharmacies despite an active outbreak or abruptly discontinuing maintenance medication. In the event that drug shortages or shipment disruptions occur during an outbreak, some patients may be unable to obtain medication at all. Congress should require that insurers allow a 90-day refill of covered prescription medications and lift barriers to obtaining medication from out of network pharmacies. Additionally, in this period of social distancing, all payers should be allowed to cover refills authorized by telehealth visits and utilize mail order pharmacies, in an effort to keep people with disabilities and seniors connected to essential care and medication that is particularly important in the wake of this pandemic.

- Congress Must Protect the Affordable Care Act

In this crucial time, the Affordable Care Act (ACA) provides important coverage and access to protections for millions of people in America. The ACA reduced the number of people without insurance to historic lows, including a reduction of 39 percent of the lowest income individuals.\(^7\) The gains are particularly noteworthy for Latinos, African Americans, and Native Americans, with Asian Americans, Native Hawaiians and Pacific Islanders having seen the largest gains in coverage. People in America cannot afford to go back to a time when they did not have access to comprehensive coverage, especially in the wake of a pandemic. Still, the U.S. Supreme Court is scheduled to hear oral arguments in *California v. Texas* (known as *Texas v. U.S.* in the lower courts) in its next term.\(^8\) This ongoing litigation, supported by the Trump administration, is another challenge to the law’s constitutionality and the ACA’s individual mandate in the wake of the Tax Cuts and Jobs Act.

If the ACA is struck down in part or in whole, it will have complex and far-reaching consequences, causing as many as 29.8 million people across the country to lose their health insurance.\(^9\) Congress must block any attacks to the ACA that would take away critical coverage from people during this crisis.

Instead of attacking the ACA during a pandemic, we should be looking at every avenue to ensure people have coverage. That includes opening a special enrollment period for anyone who has lost their job, regardless of whether they have lost employment-based insurance; discounting all unemployment


insurance or other financial assistance from marketplace subsidies; and expanding tax credits about 400 percent of the federal poverty level.

Congress must also address the needs of uninsured people in America who do not qualify for Medicaid in their states. Countless people have already lost or will lose their jobs over the course of this pandemic, many of whom will also lose their health care as a result of being laid off. People living in states that have not taken up the Medicaid expansion may face difficulty accessing affordable coverage. Reducing premiums for these individuals will be especially crucial in non-expansion states, where many who lose their jobs or income are likely to end up in the marketplaces rather than applying for Medicaid, but may not be able to afford even modest premiums.

III. Protecting the Livelihoods of the Most Vulnerable Working People in Our Nation

As Congress works to protect the public health, it must also provide support and resources to protect the economic security of millions of working people in this country whose lives have been fundamentally disrupted by the pandemic. Last year, the Federal Reserve found that approximately 40 percent of Americans would have difficulty covering a $400 emergency.\(^\text{10}\) We cannot allow the pandemic to push people into, or farther into, poverty. Working people who have been impacted by quarantines, stay-at-home orders, business and school closures, and more must be able to make ends meet and care for themselves and their families through access to paid sick and family leave and robust unemployment insurance programs. Congress must also ensure that those working on the frontlines have the resources and support they need to do their jobs safely.

- Congress Must Ensure that All Working People Have Access to Paid Sick Leave, No Matter Where They Work

The spread of COVID-19 has highlighted the harmful and sometimes devastating health and economic consequences faced by working people – disproportionately low-wage workers, chiefly women and people of color – who lack access to paid sick days and paid family and medical leave. Research has long shown that paid sick days benefit working people, their families, and the public health.\(^\text{11}\) During this crisis, it is more important than ever that all working people have immediate access to paid sick leave so they can stay home to care for themselves or a family member and still make ends meet.

Congress took an important first step in expanding access to paid sick leave through the FFCRA, yet millions of working people – including health care providers, emergency responders, and employees at large corporations – fall into the exemptions to the law and can be denied access to paid leave – and the CARES Act further allows OMB to exempt certain federal employees. Also, in new guidance issued by


the Department of Labor, the Trump administration effectively allowed small businesses to exempt
themselves from providing paid leave to employees who cannot access child care because of this crisis.

Moreover, under Division C of the FFCRA, the “Emergency Family and Medical Leave Expansion Act,”
(EFMLEA) extended paid emergency leave only applies to parents whose children are unable to attend
school or if their child care provider is unavailable. To fully address this public health crisis, Congress
must expand the qualifying reasons for leave under the EFMLEA. Further, the Department of Labor’s
new regulations allow employers to count pre-pandemic FMLA leave against an employee’s emergency
leave allotment, contrary to the intent of the emergency leave, which is to be responsive to the current
pandemic.

We call on Congress to ensure that all working people, no matter where they work, have immediate
access to paid sick days at 100 percent wage replacement. While FFCRA mandates 100 percent wage
replacement (up to $511/day) for working people to attend to their own health issues, working people
who must provide care to a loved one who is ill or to a child who is unable to attend school or child care
will only receive two-thirds of their wages (up to $200/day). This two-tiered system disadvantages
working people who need their full paycheck in order to survive and puts the health and safety of families
at risk.

Working people must be able to access emergency family and medical leave not only during a school
closure or when a child care provider is unavailable, but also to care for themselves or a family member,
to seek testing or treatment for a medical issue, or to care for themselves or a family member who is
quarantined or isolated during this crisis. Although employees may use paid sick leave to provide care to
an adult child with a disability who cannot provide self-care, it is also crucial that paid sick leave be
extended to family caregivers who cannot work because they are caring for an aging family member
whose program has closed or whose direct care is unavailable because of the COVID-19 crisis, or any
other family member who requires caregiving. For victims of domestic or sexual violence, paid safe days
are also critical for safety planning since remaining at home during this crisis may put them at increased
risk of harm.

People without paid sick days are also 1.5 times more likely than those with paid sick days to report going
to work with a contagious illness like the flu or other viral infections, putting customers, colleagues, and
the public at risk of illness because they cannot afford to stay home. It is therefore critical that Congress,
to help prevent another public health crisis, pass permanent paid sick days and paid leave legislation that
includes the legislative proposals contained in the Healthy Families Act and the Family and Medical
Insurance Leave (FAMILY) Act.

- Congress Must Enhance Unemployment Assistance and Strengthen Unemployment Insurance
  Programs by Implementing Key Structural Reforms

12 National Partnership for Women & Families. “Paid Sick Days: Attitudes and Experiences: Key Findings from the 2010
NORC/Public Welfare Foundation National Survey on Paid Sick Days.” https://www.nationalpartnership.org/our-
Strengthening our unemployment insurance (UI) system is another important measure that Congress must take to support working families during this time of crisis. Nearly 10 million people filed initial state unemployment insurance claims between March 15 and March 28, more than any two-week period in American history. This number, while staggering, is an undercount of the number of people out of work because of the coronavirus as it does not include independent contractors, gig workers, and other people who do not qualify for benefits, such as new job entrants or those forced to quit jobs after a school closure or loss of child care. The CARES Act, by providing Pandemic Unemployment Assistance (PUA), Pandemic Emergency Unemployment Compensation (PEUC), and Pandemic Unemployment Compensation (PUC), will provide critical relief to millions of working people, including those who were previously ineligible for benefits.

In the coming months, however, it is likely that the American economy will lose millions more jobs because of the pandemic and the predicted economic recession. Working people in industries and sectors that pay low wages, which rely heavily on the labor of women and people of color, will continue to be among those hardest hit. Given the severity of our economic crisis and the sharp rise in unemployment throughout the country, Congress must be prepared to extend PUA, PEUC, and PUC to meet the need that will be created by a long-term economic crisis. Specifically, such an extension should be tied to the labor market to ensure that relief is available as long as economic conditions warrant, particularly given the growing uncertainty regarding the extent and duration of our deep economic decline.

UI can be an important tool to promote economic stability, yet the current crisis has also exposed structural weaknesses in the UI system that must be addressed to ensure that UI can deliver meaningful assistance to vulnerable families and individuals in the long-term and act as a stimulus for the economy. This includes additional state funding to administer the increased number of unemployment claims and ensuring that states continue to use merit-staffing to maintain high standards of the employees who are processing the unemployment applications. We support the structural reforms to UI proposed by our coalition members, including mandating a minimum of 26 weeks of UI in all states, requiring states to replace a higher share of people’s lost income, and fixing extended benefits triggers on economic indicators so additional weeks of benefits are turned on automatically based on increases in the unemployment rate.

- Congress Must Ensure the Safety of Health Care Workers and Other Working People on the Frontlines of This Public Health Crisis

Frontline workers in health care, emergency services, and other essential jobs are at heightened risk of exposure to COVID-19. Their safety is critical to ensuring that communities receive the services and care that they need during this crisis. Congress must direct the Occupational Safety and Health Administration (OSHA) within the Department of Labor to immediately issue an Emergency Temporary Standard (ETS) to protect frontline workers in the public and private sector. All frontline workers must also have the appropriate resources, equipment, and training to protect themselves, their patients, their co-workers, and their families from infection, as well as access to free child care.

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● Congress Must Ensure that All Frontline Workers Receive Premium Pay

Frontline workers across multiple sectors – including health care workers, home care and child care workers, first responders, transit workers, restaurant workers, as well as grocery store, pharmacy, food processing, and other food chain workers and independent contractors providing services – are indispensable to protecting the health and safety of the nation and have become even more critical during this public health crisis. Yet even as these workers risk their own health and safety during this period to provide essential services to the public, they and their families are often struggling to survive on low wages, with little or no benefits, and in difficult conditions. Women, and in particular women of color, are also over-represented in many of these frontline jobs and – because of years of discrimination and structural barriers to economic opportunity – have fewer resources to withstand an emergency. Congress must act in the long-term to ensure equal pay and raise the minimum wage to $15 per hour, but for this immediate crisis, Congress must ensure resources to provide premium pay for all frontline workers. This premium pay should be made retroactive and be provided at least through December 31, 2020, with the option of being extended.

● Congress Must Designate All Frontline Workers as “First Responders”

Many frontline workers providing essential services, including grocery workers, cashiers, pharmacists, and others, have already been or will be exposed to COVID-19. Congress must ensure that all frontline workers have access to personal protective equipment, free child care while working, as well as priority and free coverage for all coronavirus treatments, tests, and medicines by giving these critically important workers “first responder status.” These benefits are necessary to ensure that those on the frontline can continue to do their jobs as safely as possible during this public health crisis.

● Congress Must Automatically Extend Work Permits for DACA Recipients and People with TPS

As the COVID-19 crisis sows fear and uncertainty for us all, immigrants are especially vulnerable. Congress must provide relief for DACA recipients and TPS holders who face expiring work authorizations in the coming weeks and months. Congress should include a provision in the next COVID-19 response package to automatically extend work authorization for the same length of time for which the individual was previously authorized. Without action on this issue, hundreds of thousands of working DACA recipients and TPS holders will be at risk of losing their jobs or being deported as ICE continues enforcement actions.

IV. We Must Enact Policies That Keep People In Their Homes, Safeguard Their Financial Wellbeing, and Protect People Who Are Homeless

The COVID-19 pandemic mandates an aggressive response to help low-income and low-wealth individuals, families, and communities weather the disruptions that this pandemic will cause. This crisis has reinforced the critical role that housing plays in protecting our health, safety, and well-being and has underscored the need to build on assistance in this area. Relief must also include financial protections for consumers to preserve access to the basic necessities of life during the present and growing economic
crisis. We urge Congress to enact measures that will ensure housing stability, protect consumers from predatory lending and negative credit reporting, and address the student loan debt crisis.

- Congress Must Ensure Housing Stability for Low-Income Individuals and People Experiencing Homelessness

A comprehensive response to the COVID-19 crisis must include resources to help ensure housing stability for low-income individuals and people experiencing homelessness. Millions of low-income families spend at least half of their income on housing.\(^{14}\) Temporary declines of income and unreimbursed medical bills can quickly send the lowest-income households down the spiral of housing instability, eviction, and even homelessness. As the pandemic continues, many low-income, hourly wage working people will see reduced wages, whether because they have become sick or need to care for a family member, or because their employer cut back on their hours. Providing short-term assistance to stabilize individuals can be instrumental in preventing many families from becoming homeless. The CARES Act took an important first step in addressing the housing crisis, but significantly more is needed to help prevent housing instability and homelessness as a result of a coronavirus outbreak. Congress should make a significant investment in federal rental assistance programs, like Housing Choice Vouchers, which are well designed to ensure that families can afford housing (including manufactured homes) even as their incomes drop due to the pandemic and economic downturn. At least $11.5 billion is needed to help prevent and respond to an outbreak among people experiencing homelessness, who are twice as likely to be hospitalized due to coronavirus, two to four times as likely to require critical care, and two to three times as likely to die than others in the general public. The National Low Income Housing Coalition estimates that $100 billion in emergency rental assistance is needed to ensure that those with the greatest needs – severely cost-burdened, extremely low-income, and very low-income households – remain stably housed.

In addition, Congress should enact a moratorium on sweeping encampments and seizing homeless people’s tents and other temporary structures and stop enforcement of laws prohibiting resting and sheltering oneself in public space. While encampments are not a long-term solution, preserving individuals’ ability to safely and legally sleep in private tents instead of mass facilities would ensure people can more safely shelter in place, maintain social distancing, and reduce sleep deprivation. Congress should also take action to increase access to hygiene and sanitation services for those living in unsheltered areas. This is crucial for the homeless population, as access to running water, clean toilets, and handwashing stations have become scarce since many publicly accessible facilities like restaurants, gyms, and libraries have now closed. Finally, Congress should make every effort to ensure that any emergency cash relief measures designed to assist people with the economic impact of the COVID-19 crisis are also made available to and reach individuals experiencing homelessness. This could be accomplished through distribution by health or shelter outreach workers, at shelters, food pantries, public housing, social service sites, and other sites serving homeless and low-income people. Additionally, outreach informing homeless people of the availability of cash relief and locations to receive such relief will be an essential aspect of this measure.

• Expand Moratoriums on Evictions and Foreclosures

Congress and many states have enacted moratoriums on evictions and foreclosures, including under the CARES Act. It is vital to expand this patchwork of policies, provide funding for legal services, and ensure access to foreclosure and eviction crisis counseling to help renters and homeowners remain stably housed both during and after the coronavirus outbreak. Many low-income renters and homeowners may face the threat of eviction and foreclosures as a result of the coronavirus – whether due to reduced wages or unscrupulous landlords taking advantage of the disruptions to initiate unlawful evictions. Without a truly comprehensive moratorium on evictions and foreclosures, many working people may face pressure to continue to go to work while ill, putting other people at risk. Legal aid services are also needed to protect tenants from unlawful evictions that may occur after such moratoriums are lifted, or where moratoriums are not put into effect. Moreover, the eviction moratoriums will not protect people from accruing ‘arrears’ (i.e. unpaid past debt) which, without assistance, they will struggle to pay back once the moratorium ends. To avoid future risk of eviction, Congress must also focus on helping people pay the rent, as mentioned above. A foreclosure moratorium should not apply to vacant and abandoned properties, however, because properties returned to market help prevent neighborhood destabilization and address shortages in the supply of affordable homes.

Similarly, the current patchwork of mortgage forbearance policies should be made uniform across the market, and we must ensure that borrowers are informed of their terms and are provided with affordable reinstatement options (rather than lump-sum demands) post-forbearance, in order to avoid a wave of foreclosures when forbearance policies come to an end.

To ensure compliance with the Fair Housing Act and other civil rights requirements, Congress should require collection of race, national origin, gender, and disability status information for forbearances (as well as subsequent loan modifications or other loss mitigation options) and ensure that regulators are conducting aggressive fair lending oversight to ensure that servicers are not discriminating against protected classes.

• Congress Must Protect Consumers and Borrowers from Predatory Lending and Debt Collection Practices

At a time when millions of people and small businesses in America are facing tremendous financial stress due to the COVID-19 pandemic, Congress and the administration need to implement broad-based, efficient and effective relief for consumers and borrowers. Regulators should require banks and other creditors to delay loan payments on all forms of consumer credit, including waivers of additional interest and fees, for those affected by the crisis and unable to pay during this period. This will limit the harm to families and communities, and support public health responses like social distancing, quarantine, and treatment. It is crucial that these forbearances remain in place for a period after people have returned to work to allow them time to rebuild their savings. It will also be particularly important to increase protections against predatory lending during this time. With more individuals, families, and small businesses under pressure from sickness and economic stress, some predatory lenders are likely to use this as an opportunity to profiteer off of exploitative high cost loans. This will only increase hardship for
economically vulnerable people in this country and should not be permitted. We have long called for a federal interest rate cap of 36 percent on consumer loans, similar to the protections already afforded under federal law to active-duty servicemembers, and the need for such a limit is now more important than ever before.

● Congress Must Suspend Negative Credit Reporting and Other Debt Collection Tactics

People who have lost or face the potential of losing their income due to COVID-19 may be at risk of missing payments on their loan obligations during this time. In these unprecedented times, there should be a sweeping moratorium on all negative credit reporting and longer protections for people who face lasting financial hardship from the outbreak, but the CARES Act provides only narrow relief against negative credit reporting and none against debt collection practices. Protecting consumers’ credit reports and giving people the ability to manage their finances during a crisis will speed a return to normalcy and economic growth. Consumers should have access to expanded free credit reports and credit scores during the COVID-19 outbreak and for up to a year after the end of the economic downturn to effectively monitor their credit. Congress should also halt all debt collection efforts, not allow any new lawsuits, and postpone any currently pending hearings. All new and existing garnishments and repossession should be stopped, and employers and banks should suspend any garnishments in place. No debt should be sold, no additional interest or fees should be added during this time, and all requests to stop automatic payments should be promptly honored.

● Provide Targeted Assistance for Small Businesses of Color in the SBA Program.

The current SBA program is not working for small businesses of color. Such businesses need smaller loans that banks find less profitable, they often don't have existing bank loans and a lending relationship with a bank, and there is continuing discrimination in the lending market. Any renewal and expansion of the SBA program must contain provisions to address this, including set asides for small businesses of color, alternative loan products and loan application options for these businesses, and data collection requirements to show that lenders are meeting fair lending obligations.

● Congress Should Exercise its Authority to Cancel Student Loan Debt

Financial relief is particularly important as it pertains to student loan debt, which has topped $1.5 trillion in recent years, making it the largest type of consumer debt outstanding other than mortgages.\(^\text{15}\) Student debt is a significant drag on the entire economy as it depresses the purchasing power of millions, preventing people from investing in their economic security. Because students of color carry larger debt burdens, these consequences also exacerbate the racial wealth divide by impacting families of color the most acutely.\(^\text{16}\) The CARES Act only provides temporary relief from monthly payments and only to some

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borrowers, leaving out millions. Congress should go beyond a temporary suspension of payments, and provide student loan debt forgiveness of at least the first $30,000 that borrowers owe in order to provide short and long-term economic stimulus amid the COVID-19 pandemic. Even prior to the COVID-19 crisis, federal student loan defaults had increased nearly 14 percent from federal fiscal year 2018 to 2019. Labor shocks, like the ones that the COVID-19 pandemic are likely to cause, will undoubtedly increase federal student loan defaults. The consequences for borrowers in default on federal student loans are punitive and severe, with tax refunds seized and wages garnished. Cancelling debt would be a powerful and efficient way to immediately relieve pressure on distressed borrowers, boost consumer spending at a time when the economy is contracting, and reduce hardship on people who lose income because of the pandemic and efforts to fight its spread.

V. Assistance with Basic Living Standards

The COVID-19 pandemic threatens millions of people’s access to basic living standards that are essential, including access to nutrition assistance to get food on the table, access to safe, clean, and drinkable water, and access to transit for those front line workers who continue to risk their lives to provide essential services every day. We urge Congress to take action and ensure that the most vulnerable communities in America can access the basic living standards they need through the end of the economic downturn.

- Congress Must Ensure Access to Nutrition Assistance for Low-Income Individuals and People Experiencing Food Insecurity in America

We urge Congress to adopt measures that prioritize the needs of low-income and food insecure people in America to prevent further hunger and hardship during this pandemic.

SNAP benefits were inadequate for most households even before this pandemic, with some families still needing to utilize savvy shopping practices to stretch their limited food dollars.17 As we prepare for a recession, Congress must strengthen the SNAP program so that vulnerable communities can receive the nutrition assistance they need in the challenging economic times to come. After unemployment insurance, SNAP is the most responsive federal program providing additional assistance during economic downturns.18 As such, we urge Congress to prioritize a significant expansion of the SNAP program in coming coronavirus response packages, including additional funding and a temporary increase in the maximum SNAP benefit that lasts for the duration of the economic crisis. Congress should also suspend all administrative requirements that eliminate or weaken benefits, including work requirements for able-bodied adults without dependents, implementation of the final rule around broad-based categorical eligibility, the public charge rule that would deter immigrants from accessing essential nutrition assistance to face this pandemic, and repealing any denial of assistance and benefits for certain drug-related conviction that would exclude justice-impacted individuals from accessing SNAP.

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Congress Should Expand the Earned Income Tax Credit (EITC) and the Child Tax Credit (CTC) to Include More Low-Income Households

Expanding the EITC and CTC would give a needed boost to families’ incomes in this time of crisis. The EITC and CTC lift millions above the poverty line every year and especially benefit women of color who are overrepresented among the workers with low-wages and particularly at risk from the economic impacts of COVID-19. ITIN filers should be included in any benefits.

The CARES Act amended the 2017 Tax Cuts and Jobs Act to benefit restaurant owners, but it omitted similar assistance for restaurant workers by failing to fix the EITC and CTC, which would have expanded the credits to millions of low-income individuals and families.19

People with the lowest incomes are the most at risk during downturns; they are more likely to see their earnings fall and seldom have a substantial financial cushion to rely on. Excluding them or giving them less will mean that more households will have trouble paying rent and putting food on the table.

Congress Must Ensure Access to Safe, Clean, Drinkable Water and Vital Utilities

Every person in the United States has the right to access clean, drinkable water. Congress must institute a federal moratorium on water shutoffs for the duration of the crisis and provide financial assistance to state and local governments to cover the costs, should water be provided by a publicly owned utility. Access to clean water is essential to halting the spread of the coronavirus – it is needed for hand washing, cleaning surfaces, and personal hygiene. And with millions of people out of work, many more are now at risk of having their water shut off by utility companies.

Further, in considering infrastructure provisions in a long-term stimulus package, Congress should invest in upgrades to America’s water infrastructure. Investments should ensure that all people can access clean water, and should be concentrated and prioritized in the low-income communities and communities of color that are in greatest need. Experts agree that replacing lead pipes across the country, for example, would likely have massive benefits to everything from public health to educational outcomes that far outweigh the price tag.20

Any home without full utilities – electric, gas, and water/sewer services – is dangerous. At the same time, telecommunications and broadband are also critical, as they allow families to access telehealth and online classrooms, obtain support, make it easier to stay home if they are sick, and even contact 911. Shut-offs of utilities and the imposition of late fees or penalties should be suspended during this emergency. Disconnected customers should be reconnected to these essential services immediately. Post-crisis,

utilities providers should be required to offer reasonable long-term payment plans to all customers, and bill payment assistance and arrearage forgiveness for low-income households.

- Congress Must Protect Access to Public Transit

Public transit agencies provide essential mobility and independence to millions of people in the United States. Due to the pandemic, many agencies are reducing service, cutting or eliminating fares, and seeing ridership plummet, while at the same time facing increased cleaning costs. These agencies are part of the civic and economic backbone of communities across the country and employ hundreds of thousands of workers. For many, transit service is the only way to access a doctor, pharmacy, employment, or child care. This is especially true for many low-income people, communities of color, and people with disabilities. It is also true for many seniors, youth, and others who cannot operate a vehicle.

Congress must provide financial assistance to transit agencies in order to allow them to continue to pay their workers and serve their communities without deferring essential maintenance or long-term capital improvements. This is important in the short term, so that essential workers can continue to get around, and in the long term, so that systems are not forced to cut service after the crisis is over.

Congress passed $25 billion in emergency operational assistance in the CARES Act, which was an important down payment. Additional targeted operational assistance will likely be necessary. The amount should be based on consultation with transit agencies and labor unions across the nation, with provisions to increase and extend support based on the duration of the crisis. Assistance should prioritize the communities and agencies that are most in need, including those that do not regularly receive federal or state formula funds.

Further, when considering infrastructure provisions in a long-term stimulus package, Congress should embrace initiatives to maintain and expand public transit – projects that would improve mobility and economic opportunity for millions of people, especially low-income people, communities of color, and people with disabilities – and create jobs at the same time.

VI. Economic Stimulus

Much of the work that Congress has done thus far to address COVID-19 has been to enact policies and appropriate funding to avert as much harm as possible. As we continue to respond to the pandemic and economic recession, we should prioritize a number of policies and areas that are particularly powerful in both helping vulnerable communities and stimulating the economy.

- Congress Must Increase Direct Aid to States and Localities

States, tribes, and local governments are incurring huge new costs as they seek to contain and treat the coronavirus and respond to the virus-induced spike in joblessness and related human needs. At the same time, they are projecting sharply lower tax revenues due to the widespread collapse of economic activity
brought about by the virus’ spread and needed containment activities. State revenues are already plummeting as costs related to the pandemic strain spending. Many states will face budget shortfalls and balanced budget deadlines. The federal stimulus bills to date include fiscal relief for states – but it is already clear that it will fall far short of what states, tribes, and localities will need.

Without robust fiscal relief these states will be forced to lay off public workers and cut public spending in other ways that will badly worsen the recession’s length. If this happens, low-income people and marginalized communities will suffer the most. In addition to increases in FMAP, Congress must provide significant increases in other forms of state fiscal relief, with no state match requirement as a condition of receiving this aid. Congress should provide additional funding for the Coronavirus Relief Fund and ensure the funding provided to states affords them the maximum flexibility to address their revenue shortfalls and spending needs.

- Congress Must Provide Additional Funding for SNAP, UI, and Direct Cash Payments

The temporary SNAP benefit increase enacted during the Great Recession proved to be a very effective stimulus and was critical to preventing far larger increases in poverty. The inevitable recession calls for additional increases to SNAP benefits again to help households put food on the table and bolster the economy.

UI benefits are vitally important in providing critical help to unemployed people and their families, and also in stimulating the economy. Like SNAP benefits, UI benefits are spent and go back into the economy.

Finally, direct cash payments will help people who are financially harmed by the pandemic and also stimulate the economy. There must be recurring, direct cash assistance that targets aid to vulnerable people in our country without intermediaries and without onerous filing requirements that impede access to aid. We must expand the stimulus rebates included in the CARES Act in size, make them ongoing until the economy recovers, and ensure immigrants and formerly incarcerated people have full access to them. Congress must be prepared to provide financial assistance via cash payments to help our most vulnerable communities make ends meet. It is crucial that this relief extend to all people who pay taxes in the United States, including those who file their taxes with an Individual Taxpayer Identification Number (ITIN) as well Social Security recipients – many of whom are seniors and people with disabilities – who do not file tax returns. If this assistance is to be effective, it must extend for the duration of the economic recession, not just through the end of the official public health crisis.

- Congress Should Provide Increases to Medicaid Funding

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As noted, one of the best ways to help states respond to an economic recession is to increase the amount of the FMAP to at least 15 percent, and extend it beyond the current emergency period to enable states to deal with the ongoing impact of the crisis without cutting vital services. Congress should also create a permanent trigger that recognizes the important countercyclical role of Medicaid and would allow for automatic increase in the FMAP rate whenever the economy declines significantly. Finally, additional funding must be provided to Medicaid HCBS above the overall FMAP increases so states are not forced to cut services that allow people to remain safely in their homes, rather than being forced to move to congregate settings where they are at greater risk for contagion.

- Congress Must Authorize Funding for Widespread Mental Health Care

As Congress continues its response to the COVID-19 crisis, it is imperative that funding for mental health resources be made available on a widespread basis. This crisis will leave many people in our nation dealing with trauma. We know this will be especially true for many low-income people and frontline workers who are disproportionately people of color. This will also be true for many seniors and people with disabilities who are institutionalized or living in homes. We must consider the impacts of wide-scale social distancing practices, as well as the human impacts of an economic crisis that has upended the livelihood of many people in America.

- Congress Should Close the Racial Gap in Homeownership

Promoting fair, affordable, and sustainable homeownership is essential to restoring economic stability, particularly in communities of color that continue to live with the consequences of redlining to this day – including in the midst of the COVID-19 pandemic. Congress should take a number of prompt steps, including: a) a Restorative Justice Home Loan Guarantee Program, backed by Fannie Mae and Freddie Mac (“the GSEs”), to provide down payment assistance to homebuyers who were harmed by redlining or subprime lending; b) a first-time homebuyer tax credit; c) strong fair housing protections on all affordable loans purchased by the GSEs, d) ensuring that the GSEs, FHFA, and Treasury are explicitly subject to the Fair Housing Act provision to affirmatively further fair housing; e) stronger “duty to serve” requirements on the GSEs, and f) a Home Improvement Loan Program through HUD to provide low-interest loans to long-time residents of formerly redlined neighborhoods.

- Congress Should Provide Funding for Equitable Infrastructure Investments

The Leadership Conference has long been supportive of investments in equitable infrastructure that serve all people in America. As Congress considers including infrastructure investments as a stimulus measure in the next response, we urge policymakers to consider this an opportunity to invest in ways that raise the quality of life for everyone in this great nation, rather than investments in projects that benefit a few and increase the inequality that is crippling our progress.

When we invest in our country together, infrastructure investments can and should expand opportunity and improve the quality of life for everyone. Congress should oppose any waivers of or amendments to non-discrimination provisions in any federal contracts or agency programs/activities. Congress should
provide additional funding for robust enforcement of non-discrimination and affirmative action requirements.

To help ensure that infrastructure investments benefit all people in America, we believe Congress must incorporate several core principles into any response.

- Infrastructure must recognize the broad needs of 21st century America, with federal investment extending beyond roads, bridges, and airports to include access for all to safe, reliable, and affordable energy, high-quality telecommunications, clean water, parks, schools, libraries, community facilities and centers, child care, and affordable housing. Our policies and investment approaches must fit together in order to provide the broad benefit to all people and ensure that all working people, families, neighborhoods, cities, and regions flourish.

- Investments in infrastructure should also be targeted to communities that have been shortchanged for far too long, making every effort to avoid displacement of existing residents, and provide opportunities to create shared benefits and build wealth. Investment should raise the quality of life for everyone in the community and should promote equity, environmental and climate justice, career and business opportunities, resiliency, and broadly shared economic prosperity.

- Investment in infrastructure must require transparency and diverse local input. Infrastructure is ultimately only as good and as useful as the community and stakeholders that use it believe it to be. Investments should be directed towards projects identified as the highest priority by residents of disinvested communities.

- Public financing and control should be prioritized in this process. Handing over public goods to private entities through arrangements that allow multinational corporations and billionaire Wall Street firms to extract excessive profits while sticking taxpayers with long-term costs such as tolls and user fees harms local communities. Public financing such as bonds and control should be prioritized over private financing. Infrastructure is a public asset and should be subject to public control, operations, and maintenance.

We cannot predict all of the impacts that the coronavirus and the recession will have on the people in our nation for years to come. Given what we know now, we share the broad economic security priorities above for future COVID-19 response legislation and actions. If you have any questions, please contact Emily Chatterjee (chatterjee@civilrights.org), Gaylynn Burroughs (burroughs@civilrights.org), or Rob Randhava (randhava@civilrights.org) on behalf of the Health Care, Employment, and Fair Housing and Lending Task Forces of The Leadership Conference.

Thank you for your consideration.

Sincerely,

The Leadership Conference on Civil and Human Rights
ACCESS
African American Ministers In Action
AFSCME
Alianza Nacional de Campesinas
America’s Voice
American Association of People with Disabilities
American Association of University Women (AAUW)
Americans for Democratic Action (ADA)
Andrew Goodman Foundation
Arab American Institute (AAI)
Asian & Pacific Islander American Health Forum
Asian Pacific American Labor Alliance, AFL-CIO
Asian Pacific Institute on Gender-Based Violence
Asian Pacific Policy and Planning Council
Association of Asian Pacific Community Health Organizations
Autistic Self Advocacy Network
Bazelon Center for Mental Health Law
Center for Disability Rights
Center for Law and Social Policy (CLASP)
Center for Popular Democracy
Center for Responsible Lending
Children's Defense Fund
Coalition for Disability Health Equity
Coalition on Human Needs
Community Change Action
Congregation of Our Lady of the Good Shepherd, U.S. Provinces
Defending Rights & Dissent
Disciples Center for Public Witness
Disciples Refugee & Immigration Ministries
Equal Justice Society
Equal Rights Advocates
Equality Labs
Fair Count, Inc.
Family Equality
Federation of Protestant Welfare Agencies (FPWA)
Health Care Voter
Hip Hop Caucus
Hispanic Federation
Housing Choice Partners
Human Impact Partners
Human Rights Campaign
Human Rights Watch
Impact Fund
Japanese American Citizens League
Justice for Migrant Women
Justice in Aging
Labor Council for Latin American Advancement
LatinoJustice PRLDEF
Lawyers’ Committee for Civil Rights Under Law
League of United Latin American Citizens (LULAC)
League of Women Voters of the United States
Legal Aid at Work
Let America Vote / End Citizens United Action Fund
Matthew Shepard Foundation
Missionary Oblates
Montgomery County (MD) Civil Rights Coalition
Muslim Caucus Education Collective
Muslim Public Affairs Council
NAACP
NAACP Legal Defense and Educational Fund, Inc.
National Advocacy Center of the Sisters of the Good Shepherd
National Association of Councils on Developmental Disabilities
National Association of Human Rights Workers
National Association of Social Workers
National Bar Association
National Center for Transgender Equality
National Center for Youth Law
National Coalition Against Domestic Violence
National Consumer Law Center (on behalf of its low-income clients)
National Council of Churches
National Council of Jewish Women
National Disability Rights Network
National Education Association
National Employment Law Project
National Fair Housing Alliance
National Health Law Program
National Immigration Law Center
National Latina Institute for Reproductive Justice
National LGBTQ Task Force Action Fund
National Low Income Housing Coalition
National Organization for Women
National Partnership for Women & Families
National Urban League
National Women’s Law Center
National Workrights Institute
NETWORK Lobby for Catholic Social Justice
OCA-Asian Pacific American Advocates
People For the American Way
PFLAG National
Poligon Education Fund  
Poverty & Race Research Action Council  
Pride at Work  
Prison Policy Initiative  
Public Advocacy for Kids (PAK)  
Service Employees International Union (SEIU)  
Sikh American Legal Defense and Education Fund (SALDEF)  
Southeast Asia Resource Action Center (SEARAC)  
SPLC Action Fund  
Take on Wall Street  
TASH, Inc.  
Tax March  
Transformative Justice Coalition  
Ujima Inc: The National Center on Violence Against Women in the Black Community  
Union for Reform Judaism  
United Church of Christ Justice and Witness Ministries  
United Mine Workers of America  
United We Dream  
Voices for Progress  
Voto Latino  
Workplace Fairness  
Yemeni American Merchant Association