

CARES Act Includes Money for Firefighters, But Is It Enough?

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The third stimulus package passed by Congress and signed into law by President Trump on March 27 includes funding earmarked to help fire and EMS services deal with the burgeoning coronavirus emergency. The Coronavirus Aid, Relief and Economic Security (CARES) Act provides \$2.2 trillion in all to help the nation deal with the COVID-19 pandemic.

Among the provisions of the law is \$400 million in grants that can be disbursed for firefighters, emergency managers and providers of emergency food and shelter. Of the total, \$100 million will be used to assist firefighters by providing personal protective equipment (PPE), supplies and reimbursements. Another \$100 million will be used for

Emergency Management Performance Grants to ensure emergency preparedness. The other \$200 million will pay for an Emergency Food and Shelter Program administered through local service organizations.

\$100 Million - Is It Enough?

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Gary Ludwig, President of the International Association of Fire Chiefs (IAFC), says the \$100 million earmarked for firefighters is inadequate, given the gravity of the disaster. “

The lack of funding in the CARES Act to protect our firefighters made it very clear that our U.S. Congress and the President of the United States orphaned our fire and EMS chiefs in their mission to protect their firefighters and emergency medical service (EMS) personnel who are on the frontlines in every community in the United States – providing life-saving treatment and emergency transportation to the hospital of the victims of this insidious virus,” Ludwig said.

“There are hundreds of firefighters and EMS personnel nationwide who have contracted the virus, while thousands are being quarantined after being exposed,” Ludwig added. *“Proper funding is absolutely required and needed to win this war and keep our communities safe. I call on Congress and the President to fully fund the needs of fire and EMS personnel in the next stimulus bill and ensure that [payments provide] immediate and direct funding to fire departments.*

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CARES Act To Provide Widespread Relief

The CARES Act also provides economic stabilization and assistance to state and local governments, including \$454 billion to provide loans to eligible businesses, states and municipalities. Another \$150 billion is available for states, territories, Indian Tribes, and local governments to respond to the COVID-19 emergency.

The \$45 billion provided to the Federal Emergency Management Administration (FEMA) Disaster Relief Fund will pay for federal response operations across federal departments and agencies, as well as reimbursements to state, local, territorial and tribal governments and private non-profit organizations.

Under the CARES Act, “private non-profit organizations” are eligible for Small Business Administration (SBA) Economic Injury Disaster (EIDL) loans (up to \$2 million). Volunteer fire departments with IRC 501(C) exemption can apply online for an emergency loan and a grant/advance of \$10,000.

To access the advance, organizations must first apply for an EIDL and then request the advance. The advance does not need to be repaid under any circumstance (i.e., even if the loan is denied), and may be used to keep employees on payroll, to pay for sick leave, meet increased production costs due to supply chain disruptions, or pay business obligations.

The Paycheck Protection Program

Volunteer organizations may also be eligible for the Paycheck Protection Program, an SBA loan program providing an incentive to keep workers on the payroll.

Division A of the CARES Act focuses on keeping workers paid and employed, on health care system enhancements, and on economic stabilization. Measures include \$1,200 cash payments to taxpayers, additional deductions allowed for charitable contributions, and measures to strengthen the supply chain of drugs and medical devices. A temporary Pandemic Unemployment Assistance program will provide payments to self-employed, independent contractors and others who are not traditionally eligible for unemployment benefits. The law also provides an additional \$300 per week payment to unemployment benefit recipients.

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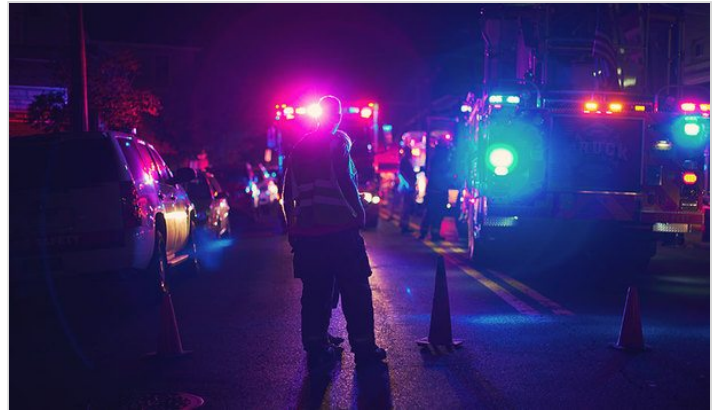
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