

# Pandemic-Related Statutory Provisions Expiring in 2020

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Beginning in March 2020, several laws were enacted to provide temporary economic and regulatory relief to individuals and businesses affected by the Coronavirus Disease 2019 (COVID-19) pandemic. These include the Families First Coronavirus Response Act (FFCRA; P.L. 116-127), the Coronavirus Aid, Relief, and Economic Security Act (CARES Act; P.L. 116-136), and the Emergency Aid for Returning Americans Affected by Coronavirus Act (P.L. 116-148).

Many of the provisions enacted in these laws remain in effect; some have expired. The dates on which provisions in these laws expire vary by provision. Some provisions tie expiration to a specific date, while others tie expiration to the end of a qualifying emergency; for some, expiration is contingent upon a combination of these criteria. In several instances, a provision enacted and set to expire has been extended by the enactment of another law. In other instances, a provision may have expired, but President Trump or the executive branch agency responsible for implementation of the relevant policy, project, or activity has administratively extended it beyond the initial expiration date, or has carried out a substantially similar policy, project, or activity under a different authority.

This report identifies provisions enacted in response to the COVID-19 pandemic that have already expired or are set to expire by the end of calendar year 2020. It also includes provisions that expired, but that were administratively extended until December 31, 2020, or an earlier date. For the purposes of this report, expiring provisions are defined as provisions of law that are time-limited and lapse upon a statutory deadline being reached, absent further legislative or administrative action. This report excludes provisions with an expiration that coincides entirely with the ending date of a declared public health emergency or other qualifying emergency in the United States.

The expiring provisions that are within the scope of this report are primarily those that define the authority of government agencies or other entities to act, usually by authorizing a policy, project, or activity. These include provisions that temporarily suspend or delay the period during which a provision of law, regulation, requirement, or deadline is in effect, or that establish a moratorium on a particular activity. Other types of expiring provisions covered by this report are those that directly affect mandatory spending or revenue, including by providing temporary increases or decreases, or by establishing temporary special protections or authorities.<sup>1</sup> Generally, this report does not include provisions in the supplemental appropriations divisions of the FFCRA or the CARES Act, or other appropriations provisions that will lapse prior to the end of calendar year 2020.<sup>2</sup>

The tables that follow identify provisions in the FFCRA, the CARES Act, and the Emergency Aid for Returning Americans Affected by Coronavirus Act that are set to expire by the end of calendar year 2020. For the applicable provisions, the tables identify the section number, the title of the

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<sup>1</sup> *Mandatory* spending is controlled by authorization acts; *discretionary* spending programs generally are established through authorization laws, but the annual appropriations process determines the extent to which those programs will actually be funded, if at all. For further information, see CRS Report R44582, *Overview of Funding Mechanisms in the Federal Budget Process, and Selected Examples*.

<sup>2</sup> An exception to this is Section 4027 of the CARES Act (P.L. 116-136), which appropriates \$500 billion to the Exchange Stabilization Fund to allow Treasury to make loans, loan guarantees, and other investments in the airline industry and national security companies, and to support Federal Reserve facilities. After December 31, 2020, any funds remaining may only be used for outstanding assistance; in other words, the authority to make new loans expires. Likewise, it does not include the Coronavirus Preparedness and Response Supplemental Appropriations Act 2020 (P.L. 116-123) or Division B—Emergency Appropriations for Coronavirus Health Response and Agency Operations, of the CARES Act (P.L. 116-136).

provision, and its expiration. The tables also identify CRS analysts and attorneys with topical expertise and provide hyperlinks to relevant CRS reports. These CRS resources may be useful for readers seeking more detailed information about the underlying provisions to which the expiration dates apply. The dates in the “Expiration” column reflect the latest date of authorization specified by law; where applicable, they also reflect the latest date of any administrative extension beyond a statutorily specified date. Information on expiring provisions in the FFCRA is presented in **Table 1**. Information on expiring provisions in the CARES Act is presented in **Table 2**.<sup>3</sup> Information on expiring provisions in the Emergency Aid for Returning Americans Affected by Coronavirus Act is presented in **Table 3**.

Major COVID-19-relief policy areas that contain already expired provisions or provisions set to expire at or before the end of 2020 include nutrition waivers; family, medical, and sick leave; unemployment insurance assistance, grants, and financial assistance for businesses; fiscal stimulus; education and student loans; health care; financial system relief and economic assistance to industry; state and local government assistance; and the repatriation of citizens returning from abroad. Provisions that expired before the end of the year and were extended by administrative action include the foreclosure moratorium. Major COVID-19 relief provisions that expired before the end of the year and were not extended include certain enhanced unemployment insurance benefits.

**Table 1. Provisions in the Families First Coronavirus Response Act (FFCRA) Set to Expire by the End of Calendar Year 2020**

Section	Provision Title	Expiration	CRS Points of Contact & Resources
<b>Division B—Nutrition Waivers</b>			
Section 1101(g)	Availability of Commodities	Expired September 30, 2020; funded under a different authority until December 31, 2020 <sup>a</sup>	Kara Billings; Jim Monke CRS Report R46432, <i>Food Banks and Other Emergency Feeding Organizations: Federal Aid and the Response to COVID-19</i>
<b>Division C—Emergency Family and Medical Leave Expansion Act</b>			
Section 3102(a)	Amendments to the Family and Medical Leave Act of 1993 (Public Health Emergency Leave)	Expires December 31, 2020	Sarah Donovan; Jon Shimabukuro CRS In Focus IF11487, <i>The Families First Coronavirus Response Act Leave Provisions</i>
<b>Division D—Emergency Unemployment Insurance Stabilization and Access Act of 2020</b>			
Section 4103	Temporary Assistance for States with Advances	Expires December 31, 2020	Julie Whittaker; Katelin Isaacs CRS Report R45478, <i>Unemployment Insurance: Legislative Issues in the 116th Congress</i>

<sup>3</sup> For additional information on specific provisions of the CARES Act, see CRS Report R46299, *Coronavirus Aid, Relief, and Economic Security (CARES) Act: CRS Experts*.

Section	Provision Title	Expiration	CRS Points of Contact & Resources
Section 4105(a) Section 4105(b)	Full Federal Funding of Extended Unemployment Compensation for a Limited Period  (a) In General (for Extended Benefits)  (b) Temporary Federal Matching for the First Week of Extended Benefits for State with no Waiting Week	(a) Authorized with respect to the week of unemployment <i>beginning</i> on or before December 31, 2020 (Expires January 2, 2021 for most states; January 3, 2021, for New York)  (b) Expires with respect to the week of unemployment <i>ending</i> on or before December 31, 2020 (December 26, 2020, for most states; December 27, 2020, for New York)	Katelin Isaacs; Julie Whittaker  CRS Report R45478, <i>Unemployment Insurance: Legislative Issues in the 116th Congress</i>
<b>Division E—Emergency Paid Sick Leave Act</b>			
Section 5109	Sunsets <sup>b</sup>	Expires December 31, 2020	Sarah Donovan; Jon Shimabukuro  CRS In Focus IFI1487, <i>The Families First Coronavirus Response Act Leave Provisions</i>
<b>Division F—Tax Credits for Paid Sick and Paid Family and Medical Leave</b>			
Section 7001	Payroll Credit for Required Paid Sick Leave	Expires December 31, 2020	Molly Sherlock  CRS Insight INI1243, <i>Tax Credit for Paid Sick and Family Leave in the Families First Coronavirus Response Act (H.R. 6201) (Updated)</i>
December 31, Section 7002	Credit for Sick Leave for Certain Self-employed Individuals	Expires December 31, 2020	Molly Sherlock  CRS Insight INI1243, <i>Tax Credit for Paid Sick and Family Leave in the Families First Coronavirus Response Act (H.R. 6201) (Updated)</i>
Section 7003	Payroll Credit for Required Paid Family Leave	Expires 2020	Molly Sherlock  CRS Insight INI1243, <i>Tax Credit for Paid Sick and Family Leave in the Families First Coronavirus Response Act (H.R. 6201) (Updated)</i>
Section 7004	Credit for Family Leave for Certain Self-employed Individuals	Expires December 31, 2020	Molly Sherlock  CRS Insight INI1243, <i>Tax Credit for Paid Sick and Family Leave in the Families First Coronavirus Response Act (H.R. 6201) (Updated)</i>

**Source:** CRS analysis of the FFCRA (P.L. 116-127).

- a. The U.S. Department of Agriculture (USDA) used the authority under Section 1101(g) of the FFCRA (available during FY2020) to fund purchases under the Farmers to Families Food Box Program that were distributed between May 2020 and October 31, 2020. On October 23, 2020, USDA announced \$500

million for a fourth round of awards under the program for deliveries through December 31, 2020. USDA, “USDA Announces Fourth Round of the Farmers to Families Food Box Program,” Release No. 0429.20, October 23, 2020, <https://www.usda.gov/media/press-releases/2020/10/23/usda-announces-fourth-round-farmers-families-food-box-program>, accessed December 3, 2020. According to CRS communication with USDA’s Agricultural Marketing Service on November 19, 2020, the fourth round of purchases is funded under the CARES Act (P.L. 116-136), Division B, Agricultural Programs, Office of the Secretary.

- b. Section 5109 provides the expiration date for the Emergency Paid Sick Leave Act (FFCRA, Division C).

**Table 2. Provisions in the Coronavirus Aid, Relief, and Economic Security (CARES) Act Set to Expire by the End of Calendar Year 2020**

Section	Provision Title	Expiration	CRS Points of Contact & Resources
<b>Title I. Keeping Workers Paid and Employed Act</b>			
Section 1102(a)	Paycheck Protection Program (PPP)	(a) Authority to make PPP loan commitments expired August 8, 2020 <sup>a</sup>	Robert Jay Dilger; Sean Lowry
Section 1102(c)	(a) Paycheck Protection Program (c) Express Loans	(c) Authority to increase SBAExpress loan amounts expires December 31, 2020 <sup>b</sup>	CRS Report R46284, <i>COVID-19 Relief Assistance to Small Businesses: Issues and Policy Options</i>
Section 1105	Waiver of Matching Funds Requirement Under the Women’s Business Center Program	Expired June 27, 2020 <sup>c</sup>	Robert Jay Dilger; Sean Lowry CRS Report R46284, <i>COVID-19 Relief Assistance to Small Businesses: Issues and Policy Options</i>
Section 1110(a-e)	Emergency Economic Injury Disaster Loans (EIDL) Grants	Covered period for grants expires December 31, 2020 <sup>d</sup>	Robert Jay Dilger; Bruce Lindsay; Sean Lowry CRS Report R46284, <i>COVID-19 Relief Assistance to Small Businesses: Issues and Policy Options</i>
Section 1112	Subsidy for Certain Loan Payments	Expired September 27, 2020 <sup>e</sup>	Robert Jay Dilger; Sean Lowry CRS Report R46284, <i>COVID-19 Relief Assistance to Small Businesses: Issues and Policy Options</i>
<b>Title II. Assistance for American Workers, Families, and Businesses</b>			
<i>Subtitle A—Unemployment Insurance Provisions</i>			
Section 2102	Pandemic Unemployment Assistance (PUA)	Expires with respect to the week of unemployment ending on or before December 31, 2020 (December 26, 2020, for most states; December 27, 2020, for New York)	Katelin Isaacs; Julie Whittaker CRS Report R45478, <i>Unemployment Insurance: Legislative Issues in the 116th Congress</i>
Section 2103	Emergency Unemployment Relief for Governmental Entities and Nonprofit Organizations	Applicable period ends December 31, 2020	Katelin Isaacs; Julie Whittaker CRS Report R45478, <i>Unemployment Insurance: Legislative Issues in the 116th Congress</i>

Section	Provision Title	Expiration	CRS Points of Contact & Resources
Section 2104	Emergency Increase in Unemployment Compensation Benefits (\$600 weekly Federal Pandemic Unemployment Compensation, FPUC)	Expired for weeks of unemployment ending on or before July 31, 2020 (July 25, 2020, for most states; July 26, 2020, for New York) <sup>f</sup>	Julie Whittaker, Katelin Isaacs CRS Report R45478, <i>Unemployment Insurance: Legislative Issues in the 116th Congress</i>
Section 2105	Temporary Full Federal Funding of the First Week of Compensable Regular Unemployment for States with No Waiting Week	Expires with respect to the week of unemployment ending on or before December 31, 2020 (December 26, 2020, for most states; December 27, 2020, for New York)	Katelin Isaacs; Julie Whittaker CRS Report R45478, <i>Unemployment Insurance: Legislative Issues in the 116th Congress</i>
Section 2106	Emergency State Staffing Flexibility (Amends FFCRA Section 4102(b))	Expires December 31, 2020	Katelin Isaacs; Julie Whittaker CRS Report R45478, <i>Unemployment Insurance: Legislative Issues in the 116th Congress</i>
Section 2107	Pandemic Emergency Unemployment Compensation (PEUC)	Expires with respect to the week of unemployment ending on or before December 31, 2020 (December 26, 2020, for most states; December 27, 2020, for New York)	Katelin Isaacs; Julie Whittaker CRS Report R45478, <i>Unemployment Insurance: Legislative Issues in the 116th Congress</i>
Section 2108	Temporary Financing of Short-Time Compensation Payments in States with Programs in Law	Expires with respect to the week of unemployment ending on or before December 31, 2020 (December 26, 2020, for most states; December 27, 2020, for New York)	Katelin Isaacs; Julie Whittaker CRS Report R45478, <i>Unemployment Insurance: Legislative Issues in the 116th Congress</i>
Section 2109	Temporary Financing of Short-Time Compensation Agreements	Expires with respect to the week of unemployment ending on or before December 31, 2020 (December 26, 2020, for most states; December 27, 2020, for New York)	Katelin Isaacs; Julie Whittaker CRS Report R45478, <i>Unemployment Insurance: Legislative Issues in the 116th Congress</i>
Section 2112	Waiver of the 7-Day Waiting Period for Benefits Under the Railroad Unemployment Insurance Act	Covered period expires on or before December 31, 2020	Katelin Isaacs; Julie Whittaker CRS Report R45478, <i>Unemployment Insurance: Legislative Issues in the 116th Congress</i>
Section 2113	Enhanced Benefits Under the Railroad Insurance Act (\$1200 biweekly "recovery payment")	Expired for registration periods of unemployment beginning after July 31, 2020	Julie Whittaker, Katelin Isaacs CRS Report R45478, <i>Unemployment Insurance: Legislative Issues in the 116th Congress</i>

Section	Provision Title	Expiration	CRS Points of Contact & Resources
Section 2114	Extended Unemployment Benefits under the Railroad Unemployment Insurance Act	Covered period expires on or before December 31, 2020	Katelin Isaacs; Julie Whittaker CRS Report R45478, <i>Unemployment Insurance: Legislative Issues in the 116th Congress</i>
<i>Subtitle B—Rebates and Other Individual Provisions</i>			
Section 2201	2020 Recovery Rebates for Individuals	Expires December 31, 2020	Margot Crandall-Hollick CRS Report R46415, <i>CARES Act (P.L. 116-136) Direct Payments: Resources and Experts</i>
Section 2202(a)	Special Rules for Use of Retirement Funds	(a) Expires December 31, 2020 <sup>g</sup>	John Topoleski; Elizabeth Myers
Section 2202(b)(1)	(a) Tax-favored Withdrawals from Retirement Plans; (b)(1) Loans from Qualified Plans: Increase in Limit on Loans Not Treated as Distributions	(b)(1) Applies to loans made through September 22, 2020 <sup>h</sup>	CRS In Focus IFI 1482, <i>Retirement and Pension Provisions in the Coronavirus Aid, Relief, and Economic Security Act (CARES Act)</i>
Section 2203	Temporary Waiver of Required Minimum Distribution (RMD) Rules for Certain Retirement Plans and Accounts	Effective for calendar year 2020 <sup>i</sup>	John Topoleski; Elizabeth Myers CRS Insight IN11441, <i>Internal Revenue Service (IRS) Guidance for Coronavirus-Related Distributions, Plan Loans, and Required Minimum Distribution (RMD) Rollovers</i>
Section 2204	Allowance of Partial Above-the-Line Deduction for Charitable Contributions	Expires December 31, 2020	Jane Gravelle; Molly Sherlock CRS Insight IN11420, <i>Temporary Enhancements to Charitable Contributions Deductions in the CARES Act</i> CRS In Focus IFI 1022, <i>The Charitable Deduction for Individuals</i>
Section 2205	Modification of Limitations on Charitable Contributions During 2020	Effective for calendar year 2020	Jane Gravelle; Molly Sherlock CRS Insight IN11420, <i>Temporary Enhancements to Charitable Contributions Deductions in the CARES Act</i> CRS In Focus IFI 1022, <i>The Charitable Deduction for Individuals</i>



Section	Provision Title	Expiration	CRS Points of Contact & Resources
Section 2206	Exclusion for Certain Employer Payments of Student Loans	Expires December 31, 2020	Margot Crandall-Hollick
<i>Subtitle C—Business Provisions</i>			
Section 2301	Employee Retention Credit for Employers Subject to Closure Due to COVID-19	Expires December 31, 2020	Molly Sherlock CRS Insight IN11299, <i>COVID-19: The Employee Retention Tax Credit</i>
Section 2302	Delay of Payment of Employer Payroll Taxes	Expires December 31, 2020	Molly Sherlock; Don Marples CRS Insight IN11260, <i>COVID-19 Economic Stimulus: Business Payroll Tax Cuts</i>
Section 2303	Modifications for Net Operating Losses	Expires December 31, 2020	Mark Keightley; Jane Gravelle CRS Report R46377, <i>The Tax Treatment and Economics of Net Operating Losses</i>
Section 2304	Modification of Limitation on Losses for Taxpayers Other than Corporations	Expires December 31, 2020	Mark Keightley; Jane Gravelle CRS Report R46377, <i>The Tax Treatment and Economics of Net Operating Losses</i>
Section 2306	Modifications on Limitation on Business Interest	Expires December 31, 2020	Jane Gravelle CRS Insight IN11287, <i>Limits on Business Interest Deductions Under the Coronavirus Aid, Relief, and Economic Security (CARES) Act</i>
Section 2308	Temporary Exception from Excise Tax for Alcohol Used to Produce Hand Sanitizer	Expires December 31, 2020	Sean Lowry

**Title III. Supporting America’s Health Care System in the Fight Against the Coronavirus**

*Subtitle B—Education Provisions*

Section 3510(a)	Continuing Education at Affected Foreign Institutions: In General	The end of the payment period following the expiration of an applicable foreign government’s declared public health emergency, major disaster or emergency, or national emergency <sup>i</sup>	Alexandra Hegji CRS In Focus IFI1497, <i>CARES Act Higher Education Provisions</i>
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Section	Provision Title	Expiration	CRS Points of Contact & Resources
Section 3511	National Emergency Education Waivers	Expired at the end of the 2019-2020 academic year <sup>k</sup>	Rebecca R. Skinner CRS In Focus IFI 1517, <i>Secretarial Waiver Authority Under the ESEA and CARES Act</i>
Section 3513	Temporary Relief for Federal Student Loan Borrowers	Expired September 30, 2020; administratively extended until January 31, 2021 <sup>l</sup>	Alexandra Hegji CRS Report R46314, <i>Federal Student Loan Debt Relief in the Context of COVID-19</i>
<i>Subtitle C—Labor Provisions</i>			
Section 3608	Single-Employer Plan Funding Rules	Applies to calendar year 2020	John Topoleski; Elizabeth Myers CRS In Focus IFI 1482, <i>Retirement and Pension Provisions in the Coronavirus Aid, Relief, and Economic Security Act (CARES Act)</i>
<i>Subtitle D—Finance Committee</i>			
Section 3709(a)	Adjustment of Sequestration	Expires December 31, 2020	Patricia Davis CRS Report R46334, <i>Selected Health Provisions in Title III of the CARES Act (P.L. 116-136)</i> CRS Report R45106, <i>Medicare and Budget Sequestration</i>
<i>Subtitle E—Health and Human Services Extenders</i>			
Section 3801	Extension of the Work Geographic Index Floor Under the Medicare Program	Expires December 18, 2020 <sup>m</sup>	James Hahn CRS Report R46331, <i>Health Care-Related Expiring Provisions of the 116th Congress, Second Session</i>
Section 3802	Extension of Funding for Quality Measure Endorsement, Input, and Selection	Expires December 18, 2020 <sup>m</sup>	Amanda Sarata CRS Report R46331, <i>Health Care-Related Expiring Provisions of the 116th Congress, Second Session</i>
Section 3803	Extension of Funding Outreach and Assistance for Low-income Programs	Expires December 18, 2020 <sup>m</sup>	Kirsten Colello CRS Report R46331, <i>Health Care-Related Expiring Provisions of the 116th Congress, Second Session</i>

Section	Provision Title	Expiration	CRS Points of Contact & Resources
Section 3811	Extension of the Money Follows the Person Rebalancing Demonstration Program	Expires December 18, 2020 <sup>m</sup>	Kirsten Colello CRS Report R46331, <i>Health Care-Related Expiring Provisions of the 116th Congress, Second Session</i>
Section 3812	Extension of Spousal Impoverishment Protections	Expires December 18, 2020 <sup>m</sup>	Kirsten Colello CRS Report R46331, <i>Health Care-Related Expiring Provisions of the 116th Congress, Second Session</i>
Section 3813	Delay of DSH [disproportionate share hospital] Reductions	Delays implementation of the Medicaid DSH reductions until December 19, 2020 <sup>n</sup>	Alison Mitchell CRS In Focus IF10422, <i>Medicaid Disproportionate Share Hospital (DSH) Reductions</i>
Section 3814(a)(1)	Extension and Expansion of Community Mental Health Services Demonstration Program	Expires December 18, 2020 <sup>m</sup>	Alison Mitchell CRS Report R46331, <i>Health Care-Related Expiring Provisions of the 116th Congress, Second Session</i>
Section 3821	Extension of Sexual Risk Avoidance Education Program	Expires December 18, 2020 <sup>m</sup>	Adrienne Fernandes-Alcantara CRS Report R45183, <i>Teen Pregnancy: Federal Prevention Programs</i>
Section 3822	Extension of Personal Responsibility Education Program	Expires December 18, 2020 <sup>m</sup>	Adrienne Fernandes-Alcantara CRS Report R45183, <i>Teen Pregnancy: Federal Prevention Programs</i>
Section 3823	Extension of Demonstration Projects to Address Health Professions Workforce Needs	Expired November 30, 2020	Elayne Heisler CRS Report R46331, <i>Health Care-Related Expiring Provisions of the 116th Congress, Second Session</i>
Section 3824	Extension of the Temporary Assistance for Needy Families (TANF) Program and Related Programs	Expires December 18, 2020 <sup>m</sup>	Gene Falk CRS Report RL32760, <i>The Temporary Assistance for Needy Families (TANF) Block Grant: Responses to Frequently Asked Questions</i>

Section	Provision Title	Expiration	CRS Points of Contact & Resources
Section 3831	Extension for Community Health Centers, the National Health Service Corps, and Teaching Health Centers that Operate GME [Graduate Medical Education] Programs	Expires December 18, 2020 <sup>m</sup>	Elayne Heisler CRS Report R46331, <i>Health Care-Related Expiring Provisions of the 116th Congress, Second Session</i>
Section 3832	Diabetes Programs	Expires December 18, 2020 <sup>m</sup>	Elayne Heisler CRS Report R46331, <i>Health Care-Related Expiring Provisions of the 116th Congress, Second Session</i>
<b>Title IV. Economic Stabilization and Assistance to Severely Distressed Sectors of the United States Economy<sup>o</sup></b>			
Subtitle A—Coronavirus Economic Stabilization Act of 2020			Andrew Scott CRS Report R46301, <i>Title IV Provisions of the CARES Act (P.L. 116-136)</i>
Section 4007	Suspension of Certain Aviation Excise Taxes	Expires December 31, 2020	Rachel Tang CRS Insight IN11267, <i>COVID-19 and Funding for Civil Aviation</i>
Section 4008(a) Section 4008(b)	Debt Guarantee Authority (a) Approval of Guarantee Program  (b) Federal Credit Union Transaction Account Guarantees	(a) Preemptive approval of guarantee program exists until December 31, 2020  (a) Increase in National Credit Union Administration share insurance coverage terminates no later than December 31, 2020	David Perkins; Darryl Getter CRS Report R43413, <i>Costs of Government Interventions in Response to the Financial Crisis: A Retrospective</i> CRS Report R42787, <i>An Overview of the Transaction Account Guarantee (TAG) Program and the Potential Impact of Its Expiration or Extension</i> CRS Report R43167, <i>Policy Issues Related to Credit Union Lending</i>
Section 4009	Temporary Government in the Sunshine Act Relief	Authority terminates the earliest of (1) the date the public health emergency ends, or (2) December 31, 2020	Marc Labonte
Section 4010	Temporary Hiring Flexibility	Exemption exists until the earliest of (1) the date the public health emergency ends, or (2) December 31, 2020	Barbara Schwemle CRS In Focus IFI1468, <i>Federal Executive Agencies: Hiring Flexibilities for Emergency Situations</i>

Section	Provision Title	Expiration	CRS Points of Contact & Resources
Section 4011	Temporary Lending Limit Waiver	Authority terminates the earliest of (1) the date the public health emergency ends, or (2) December 31, 2020	David Perkins CRS Insight IN11318, <i>The CARES Act (P.L. 116-136): Provisions Designed to Help Banks and Credit Unions</i>
Section 4012	Temporary Relief for Community Banks	Relief expires the earlier of (1) the date the public health emergency ends, or (2) December 31, 2020	David Perkins CRS Report R45989, <i>Community Bank Leverage Ratio (CBLR): Background and Analysis of Bank Data</i>
Section 4013	Temporary Relief from Troubled Debt Restructurings	Relief expires the earlier of (1) 60 days after the public health emergency declaration is lifted, or (2) December 31, 2020	Raj Gnanarajah CRS Insight IN11318, <i>The CARES Act (P.L. 116-136): Provisions Designed to Help Banks and Credit Unions</i>
Section 4014	Optional Temporary Relief from Current Expected Credit Losses (CECL)	Delay of CECL implementation until the earlier of (1) the date the public health emergency ends, or (2) December 31, 2020	Raj Gnanarajah CRS Report R45339, <i>Banking: Current Expected Credit Loss (CECL)</i>
Section 4015	Non-Applicability of Restrictions on ESF [Exchange Stabilization Fund] During National Emergency	Guarantee terminates not later than December 31, 2020	Marc Labonte CRS In Focus IFI1474, <i>Treasury's Exchange Stabilization Fund and COVID-19</i>
Section 4016	Temporary Credit Union Provisions	Increase in Central Liquidity Facility borrowing threshold expires December 31, 2020	Darryl Getter CRS Insight IN11318, <i>The CARES Act (P.L. 116-136): Provisions Designed to Help Banks and Credit Unions</i>
Section 4022	Foreclosure Moratorium and Consumer Right to Request Forbearance	Single-family foreclosure moratorium for federally backed mortgages expired after May 16, 2020; administratively extended until at least December 31, 2020 <sup>P</sup>	Katie Jones; Andrew Scott CRS Insight IN11334, <i>Mortgage Provisions in the Coronavirus Aid, Relief, and Economic Security (CARES) Act</i>
Section 4023	Forbearance of Residential Mortgage Loan Payments for Multifamily Properties with Federally Backed Loans	Period to request forbearance expires the earlier of (1) the end date of the public health emergency, or (2) December 31, 2020	Darryl Getter CRS Insight IN11334, <i>Mortgage Provisions in the Coronavirus Aid, Relief, and Economic Security (CARES) Act</i>
Section 4024	Temporary Moratorium on Eviction Filings	Provision expired on July 24, 2020; a different eviction moratorium was put in place administratively from September 4, 2020, through December 31, 2020 <sup>Q</sup>	Maggie McCarty; Libby Perl CRS Insight IN11320, <i>CARES Act Eviction Moratorium</i>

Section	Provision Title	Expiration	CRS Points of Contact & Resources
Section 4027	Direct Appropriation	At the beginning of 2021, any funds remaining from the \$500 billion appropriated to the Exchange Stabilization Fund may only be used for outstanding assistance	Marc Labonte CRS Insight IN11512, <i>How Much Money Remains Under Title IV of the CARES Act?</i>
Section 4029	Termination of Authority	Subtitle A authorities terminate December 31, 2020	Marc Labonte; Andrew Scott CRS Report R46301, <i>Title IV Provisions of the CARES Act (P.L. 116-136)</i>
<b>Title V. Coronavirus Relief Funds</b>			
Section 5001	Coronavirus Relief Fund	State and local governments may incur costs covered by the fund no later than December 30, 2020	Grant Driessen CRS Report R46298, <i>The Coronavirus Relief Fund (CARES Act, Title V): Background and State and Local Data</i>

**Source:** CRS analysis of the CARES Act (P.L. 116-136).

**Notes:** The terms in this table are meant to describe the final date that the relevant provisions will be active.

- a. Initial authority for the Small Business Administration's (SBA) authority to make PPP loan commitments expired on June 30, 2020; it was extended to August 8, 2020, by P.L. 116-147. As of the end of August 8, \$525 billion in PPP loans had been issued under an authorized cap of \$659 billion.
- b. The SBA's authority to increase the maximum SBAExpress loan amount from \$350,000 to \$1 million expires on December 31, 2020.
- c. The SBA's authority to waive the matching requirement for Women Business Center grants for three months expired on June 27, 2020.
- d. The SBA's authority to issue Emergency Economic Injury Disaster Loan advance payments (grants) of up to \$10,000 will expire on December 31, 2020 (funding was exhausted on July 11, 2020).
- e. The SBA was provided authority to pay the principal, interest, and any associated fees that are owed on specified SBA loans for six months. Loans made before the date of enactment and up to six months after enactment (September 27, 2020) were eligible.
- f. After the expiration of Section 2104 of the CARES Act, President Trump subsequently issued a presidential memorandum authorizing Lost Wages Assistance (LWA) grants to supplement the weekly benefits of certain eligible UI claimants in participating states under Section 408 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (Stafford Act; P.L. 93-288, as amended). LWA grants may be paid in the amount of \$300 a week in federal funds; if a state chooses to contribute an additional \$100 a week in state funds, the total is \$400 a week. Under the memorandum, LWA grants were available through December 2020, but the program terminates earlier if certain conditions (related to funding or enactment of legislation) are met. By the sixth week of operation, LWA obligations were approaching the maximum allowed under the memorandum; thus, the Federal Emergency Management Agency (FEMA) has approved no more than six weeks of LWA payments in the states, effectively ending the benefit for weeks of unemployment ending on September 5, 2020 (September 6, 2020, for New York). For details on LWA, see CRS Insight IN11492, *COVID-19: Supplementing Unemployment Insurance Benefits (Federal Pandemic Unemployment Compensation vs. Lost Wages Assistance)*.
- g. Penalty-free withdrawals up to \$100,000 for qualified individuals from January 1, 2020, and before December 31, 2020.
- h. Maximum loan balance for qualified individuals increased for loans made from March 27, 2020, through September 22, 2020. For new or existing loans by qualified individuals, the due dates for payments due on or after the bill's enactment through December 31, 2020, are extended by one year. Subsequent payments are also delayed by one year.

- i. Applies to 2020 required minimum distributions (RMDs) and to 2019 RMDs taken on or after January 1, 2020. Distributions taken as what would have been considered RMDs can be rolled over within 60 days of the distribution. The IRS extended the deadline to August 31, 2020, for rollover amounts that would have been considered RMDs if not for the CARES Act. IRS Notice 2020-51, “Guidance on Waiver of 2020 Required Minimum Distributions.”
- j. Waivers are authorized for the duration of a public health emergency, major disaster or emergency, or national emergency declared by the applicable government authority in the country in which a foreign institution of higher education is located and the following payment period. It has been reported that some government authorities have either rescinded, or allowed to lapse, such declarations related to COVID-19. Thus, with respect to IHEs in some countries, this provision may have expired.
- k. This expiration date does not apply to maintenance of effort waivers granted during the 2019-2020 academic year.
- l. On August 8, 2020, President Trump directed the Secretary of Education to “take action pursuant to applicable law to effectuate appropriate waivers of and modifications to the requirements and conditions of economic hardship deferments described in section 455(f)(2)(D) of the Higher Education Act of 1965, as amended, 20 U.S.C. §1087e(f)(2)(D), and provide such deferments to borrowers as necessary to continue the temporary cessation of payments and the waiver of all interest on student loans held by the Department of Education until December 31, 2020.” Subsequently, the Department of Education updated its guidance to borrowers, stating that to effectuate the President’s direction it would “suspend loan payments, stop collections, and waive interest” on loans held by the Department of Education until December 31, 2020. Finally, on December 4, 2020, ED extended this suspension of loan payments, interest accrual, and collections through January 31, 2021. U.S. Department of Education, “Secretary DeVos Extends Student Loan Forbearance Period Through January 31, 2021, in Response to COVID-19 National Emergency,” press release, December 4, 2020.
- m. Under the CARES Act, the provision was set to expire on November 30, 2020. The provision was most recently extended by the Further Continuing Appropriations Act, 2021, and Other Extensions Act (P.L. 116-215) through December 18, 2020.
- n. Under the CARES Act, implementation of the Medicaid disproportionate share hospital (DSH) reductions was delayed until December 1, 2020. Most recently, the Further Continuing Appropriations Act, 2021, and Other Extensions Act (P.L. 116-215) delayed implementation until December 19, 2020.
- o. Some of the provisions in Title IV contain an expiration that refers to the date on which the public health emergency ends. Generally this refers to the date on which the national emergency concerning the Coronavirus Disease 2019 (COVID-19) outbreak, declared by the President on March 13, 2020, under the National Emergencies Act (50 U.S.C. §1601 et seq.), terminates.
- p. The single-family foreclosure moratorium applied to mortgages backed by the Department of Housing and Urban Development, including the Federal Housing Administration, the Department of Veterans Affairs, the Department of Agriculture, and Fannie Mae and Freddie Mac. These entities have all extended their guidance on suspending foreclosures through at least the end of calendar year 2020; some have extended it beyond that date.
- q. Subsequent to the expiration of the CARES Act eviction moratorium, the Centers for Disease Control and Prevention (CDC) imposed a nationwide temporary federal moratorium on residential evictions due to nonpayment of rent. The provisions of the CDC moratorium are different from the CARES Act moratorium. For more information on the two eviction moratoriums, see CRS Insight IN11516, *Federal Eviction Moratoriums in Response to the COVID-19 Pandemic*, by Maggie McCarty and Libby Perl.

**Table 3. Provisions in the Emergency Aid for Returning Americans Affected by Coronavirus Act Set to Expire by the End of Calendar Year 2020**

Section	Provision Title	Expiration	CRS Points of Contact & Resources
Section 2	Increase in Aggregate Payments for Fiscal Year 2020	September 30, 2020	Karen Lynch CRS In Focus IFI1484, <i>U.S. Repatriation Program for Citizens Returned from Abroad</i>

**Source:** CRS analysis of the Emergency Aid for Returning Americans Affected by Coronavirus Act (P.L. 116-148).

**Notes:** The term in this table is meant to describe the final date that the relevant provision will be active.

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