

COVID-19 | Information for Tribal Communities

Frequently Asked Questions

Without a tax base or the ability to keep businesses open, we're facing serious funding shortfalls. What resources are available to support our essential services and operations?

The law establishes an \$8 billion Coronavirus Relief Fund at the Department of Treasury for Tribal governments and Tribally-owned entities to use for expenditures incurred due to the COVID-19 public health emergency. The Treasury Secretary is required to develop a funding distribution model for this fund based on identified need¹ and in consultation with the Secretary of the Interior and Indian Tribes. Tribes are encouraged to provide written comments and submit to consultation@bia.gov and tribal.consult@treasury.gov no later than Monday, April 13, 2020.

How can Tribes apply for the Coronavirus Relief fund? Are there limitations?

Treasury Secretary and the Interior Secretary will consult with Tribes to develop the specific method for applying for and distributing the \$8 billion. The CARES Act specifies that the Secretary can only provide funding to cover additional expenditures incurred by Tribes or Tribal enterprises in 2020 compared to expenses incurred in 2019.

Are tribal businesses eligible for the resources and subsidies that other small businesses will receive?

Yes, some Tribally-owned entities are eligible for the Small Business Act Section 7(a) Paycheck Protection Program, which will provide 100% federal loan guarantees up to \$10 million to cover costs like employee salaries, paid sick leave/medical leave, mortgages/rents, and employee health insurance premiums.

My Tribe/Tribal business opts to pay a reimbursement to Nevada's state unemployment program to cover former Tribal employees. What resources are available to help us cover the cost of our employees who are filing for unemployment?

Through the Emergency Unemployment Relief for Governmental Entities and Nonprofit Organizations provision, the CARES Act reduces the amount Indian Tribes and their Tribally-owned business entities are required to reimburse states for benefits paid to their workers who claim unemployment insurance by 50 percent through December 31, 2020. Tribes and Tribal businesses that incur additional unemployment insurance costs in 2020 are also eligible to make a claim for reimbursement through the Tribal Coronavirus Relief Fund.

How does this bill help Indian Health Service?

The legislation provides \$1.032 billion in critically needed resources to support the tribal health system during the pandemic, including expanded support for medical services, equipment, supplies and public health education for IHS direct service, tribally-operated and urban Indian health care facilities; expanded funding for purchased/referred care; and new investments for telehealth services, electronic health records improvement, and expanded disease surveillance by tribal epidemiology centers.

Our tribal health clinics are dangerously low on personal protective equipment (PPE) and other medical supplies. What resources does this law provide to make sure our health workers have the supplies they need?

The CARES Act will provide Indian Tribes and the Indian Health Service (IHS) with \$15 million in emergency funding through the Public Health and Social Service Emergency Fund to purchase personal protective equipment (PPE) and other medical supplies.

¹ The bill establishes that identified need is determined by calculating the additional funds expended by Tribes or their entities in 2020 as compared to the same period in 2019. The bill does not specify if lost revenue is a reimbursable expense.

Additionally, the law provides IHS with over \$1 billion in flexible emergency funding that can be used to purchase PPE and other medical supplies, including health IT for public health data surveillance. IHS will work with Tribes and urban Indian health centers over the coming days to determine how these funds will be distributed.

Are there any additional health resources for Indian Tribes and urban Indian health clinics outside of the IHS?

Yes. In addition to the \$1+ billion in emergency supplemental funding for IHS, Indian Tribes will receive health-specific resources from HRSA, CDC, SAMHSA, and the Public Health and Social Services Emergency Fund. Specifically, Indian health entities will receive:

- \$15 million for telehealth/rural health COVID-19 activities emergency supplemental funding at the HRSA;
- \$15 million in emergency supplemental funding at SAMHSA;
- \$15 million in emergency supplemental funding reserved for Indian health entities under the Public Health and Social Services Emergency Fund; and
- \$120 million in emergency supplemental funding reserved for Indian health entities at the CDC.

Many of our students need to complete classwork online, but Internet access is very limited and many families can't afford the computer equipment needed for online distance learning. What resources does the law provide to help address this learning gap for Native students?

The CARES Act includes \$25 million for Distance Learning and Telemedicine (DLT) Program, administered by the Rural Utility Service. Funding goes toward equipment like video conferencing technology and computers that operate via telecommunications to users of both telemedicine and distance learning. Federally recognized tribes are eligible to apply for DLT grants. More information about approved purposes for the grant can be found [here](#).

The CARES Act also includes \$100 million for the Re-connect Broadband Program, which offers loans and grants to build infrastructure and install equipment that provides high-speed Internet service in rural America. The Re-Connect program offers three products: 100% Loans, 50% Loan-50% Grant combinations, and 100% Grants. To be eligible, at least 90% of the households to be served by a project receiving a loan or grant under the pilot program must be in a rural area without sufficient access to broadband. Additional information about the Re-connect program can be found [here](#).

Finally, the CARES Act includes \$69 million for Bureau of Indian Education (BIE) to address the needs of Tribal K-12 and higher education schools. Congress also provided \$30.75 billion to establish an Education Stabilization Fund that BIE-funded schools will qualify for. BIE and the Department of Education will make available guidance on how these funds will be distributed.

Some federal education requirements will be difficult or impossible to comply with due to COVID-19-related school closures. Can Bureau of Indian Education schools receive waivers for those type of requirements?

The CARES Act gives the Department of Education the authority to grant BIE schools and Indian Tribes waivers of certain federal education laws under Elementary and Secondary Education Act (ESEA), the Individuals with Disabilities Act (IDEA), and the Higher Education Act (HEA). Congress authorized these waivers to cover a range of topics including annual testing, reporting, and funding use limitations, but prohibited universal exemptions for all federal education laws in order to ensure students' rights are protected. Tribes should check Department of Education websites and communications for specific lists of federal statutory provisions that are eligible for waivers.

What kind of resources are available to support childcare coverage for the families of health care workers, emergency personnel, and others who are still working?

The CARES Act provides Tribes with two options for childcare: First, Tribes can opt to receive reimbursement for these expenses through the Tribal Coronavirus Relief Fund at Treasury. Additionally, tribes that operate childcare centers through the Indian Child Care Development Block Grant Program will receive a portion of the \$96 million in emergency funding for this program.

What is the status of the Special Diabetes Program for Indians?

The law extends the SDPI through November, 2020, at which point Congress will again look to extend the program.

Can I be evicted or foreclosed from my home?

If you are a renter: If you rent a home that is backed by funds from NAHASDA, you can still be evicted from your home for nonpayment of rent. Reach out to your landlord as soon as possible to request additional time to pay your rent and work out a payment plan.

If you are a homeowner: If your home's mortgage is guaranteed by the federal government or a program such as Section 184, you can request forbearance from your lender for up to 180 days and can request an extension for an additional 180 days. During the forbearance period, no fees, penalties, or interest, beyond the amounts scheduled or calculated as if the borrower made all contractual payments on time and in full under the terms of the mortgage contract, may accrue on the borrower's account. A servicer must not require additional documentation from the borrower beyond request and affirmation and must reinstate the loan following the forbearance period. The months you did not pay your mortgage will be added to the length of your [loan](#).