

The American Rescue Plan Act

CENTERING EQUITY AND IMPACTED COMMUNITIES

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Labs



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EXECUTIVE SUMMARY

Executive Summary

The COVID-19 pandemic laid bare the pre-existing social inequities that have historically had a disproportionate impact on communities of color. As the pandemic continues to ravage through communities across the nation and further exacerbate disparities that plague Black, Latinx, Indigenous and other communities of color, The American Rescue Plan Act (“ARPA”) represents an opportunity to address its residual economic and social effects, while also tackling longstanding, systematic barriers that continue to plague communities of color and prevent equal access and inclusivity in our democracy and systems. Signed into law on March 11, 2021, by the Biden administration, ARPA is intended to accelerate the recovery of the United States from the COVID-19 pandemic, providing \$1.9T in funding to states, localities, tribes, and direct payments to individuals in the form of economic stimulus. At the point in which the legislation was introduced, vaccine rollouts began to ramp up, and the focus of the administration was on the swift vaccination of Americans. Building on the CARES Act, ARPA allows for the extension of programs like pandemic unemployment assistance, providing additional monetary assistance to individuals while the country recovers from the initial effects of closures due to social distancing measures.

The legislation’s design focus is twofold: first, addressing issues raised by the pandemic such as creating the infrastructure for the quick and accessible dissemination of vaccines. Second, identifying and addressing issues exacerbated by the pandemic such as (but not limited to) housing inequities, the digital divide that keeps much of the country disconnected from the internet, lack of access to reliable transportation infrastructure, and health disparities. Both focuses are meant to not only recover sooner from the pandemic than without the intervention, but also aid the impacted systems and communities that needed assistance prior to the emergency.

ARPA represents a departure from previous economic recovery legislation not only because of its \$1.2T magnitude, but also because of its stated commitment to addressing the racially disparate impacts of the pandemic and the ensuing economic crisis. It places the people and the communities most impacted at the center with direct support and action. The Act was introduced in Congress just a few short weeks after the Biden Administration issued its day-one “Executive Order on Advancing Racial Equity and Support for Underserved Communities Through the Federal Government.” A similar commitment to equity is embedded within the Act and reflected in agency approaches to its implementation. Such explicit recognition that equity is central to recovery represents an important step forward in federal policymaking.

To live up to the potential of the opportunities laid out, the report centers on pathways to address equity and disparities. With a focus on opportunities rooted in infrastructure and the physical environment, this report identifies resources that are directly earmarked for racial justice, as well as resources that can be strategically repurposed for racial justice. The areas of focus represent core opportunities for investing in and building the social assets necessary for building a communities economic and social resilience. These areas of the legislation represent the most impactful tools and resources that can be used for communities that have been historically marginalized.

Footholds for Equity in ARPA

Organizations that are interested in using ARPA dollars to benefit communities that, historically, have not seen their fair share of federal investment may wish to begin with programs that are explicitly intended—per legislative language—to address the needs of economically and socially disadvantaged communities. However, opportunities do not end there. The Treasury Department in particular, which is charged with disseminating the lion’s share of ARPA dollars, has taken a number of steps to ensure that recipients

appreciate the opportunities the Act creates to address long-standing disparities and those that have arisen in connection with the pandemic. Beyond this, there are other, less obvious opportunities to advance equity by leveraging Treasury's flexible funding for states, localities, territories and Tribal governments, either alone or in connection with other non-equity focused ARPA programs or future federal funding streams. These opportunities are discussed below.

Importantly, however, this is an overview of selected *opportunities* created by ARPA's historic investments. Whether or not these dollars translate into tangible improvements in the experiences of communities that have historically not received their fair share of public investment will turn on the decisions made by state, local, territorial and Tribal government decisionmakers and other actors across the nation who will play an instrumental role in designing and implementing programs and disseminating funds. And community-based members, organizers and advocates will be best positioned to judge whether these investments align with and advance their priorities.

Leveraging Statutory Requirements Related to Equity

In a number of places, the Act itself expresses Congress' intention to direct resources toward communities and individuals that have faced consistent barriers to health care, employment, education and other resources and opportunities. This focus is grounded in the recognition that such communities have sustained disproportionate harm in the face of the COVID-19 pandemic. Laid out as "Opportunities for Equity" these commitments take the form of requirements that implementing agencies target "socially disadvantaged" individuals or communities, "economically disadvantaged" individuals or communities or both.

OPPORTUNITIES FOR EQUITY

THE AMERICAN RESCUE PLAN ACT: CENTERING EQUITY AND IMPACTED COMMUNITIES

Opportunity for Equity

Small Business Assistance — U.S. Department of the Treasury, State Small Business Credit Initiative	
Total Funding	\$10B
Purpose	To provide credit, investment & technical assistance for small businesses
Eligible Entities	<ul style="list-style-type: none"> ○ States & D.C. ○ Territories ○ Tribal governments
Timeline	<ul style="list-style-type: none"> ○ May 11, 2022 – Applications for capital programs from Tribal governments initiated ○ June 30, 2022 – Applications for technical assistance funding from states, D.C. & territories due ○ July 11, 2022 – Applications for technical assistance funding from Tribal governments due
Equity Focus	<ul style="list-style-type: none"> ○ \$1.5B to support SEDI-owned businesses ○ \$1B in additional incentives for recipients that successfully serve SEDI-owned entities ○ \$600M for Tribal governments
Resources	<ul style="list-style-type: none"> ○ https://home.treasury.gov/policy-issues/small-business-programs/state-small-business-credit-initiative-ssbci
Opportunity	<ul style="list-style-type: none"> ○ Seek funding and technical assistance resources from states, D.C., territories and Tribal governments for small businesses aligned with community priorities. ○ Hold jurisdictions accountable for achieving SEDI objectives. ○ Analyze SEDI investments for alignment with community priorities. ○ If demographic data collected by Treasury is made public, analyze to determine whether investments have flowed to SEDI communities.

The State Small Business Credit Initiative (SSBCI) established under ARPA provides \$10B for states, the District of Columbia, territories and Tribal governments in order to support small businesses. These resources are intended to support:

- Credit and investment programs for existing small businesses and start-ups; and
- Technical assistance for businesses that are applying for SSBCI funds and other similar programs.¹

Within this program, funds have been allocated to promote equity. An allocation of \$1.5B has been designated to support businesses that are owned by socially and economically disadvantaged individuals

¹ See U.S. Department of the Treasury, State Small Business Credit Initiative (SSBCI) Program Fact Sheet (Nov. 2021) p. 1 <https://home.treasury.gov/system/files/256/State-Small-Business-Credit-Initiative-SSBCI-Fact-Sheet.pdf>.

(SEDI).² These funds target small businesses owned by individuals that have been barred from accessing capital, markets and networks needed to grow their businesses due to their race, ethnicity or other status. In addition, these dollars are intended to support small businesses located in Community Development Financial Institution (CDFI) Investment Areas, which are typically low-income, high-poverty geographies where there is inadequate support for small businesses, including those owned by people of color. The Treasury Department will use another \$1B to offer incentives to jurisdictions that demonstrate the ability to effectively support to SEDI-owned businesses and in areas where access to capital has traditionally been limited.³ Another \$600M has been allocated for Tribal governments.⁴

Importantly, the Treasury Department’s commitment to furthering equity extends beyond its initial dissemination of dollars. The agency is also committed to measuring SSBCI’s impact. Recipients of SSBCI funds will collect demographic information from small businesses that benefit from the program and report this information to Treasury. This will include data on owners’ race, ethnicity, sexual orientation, and gender identity. This data will inform future decision-making by Treasury, allowing the agency to understand the impact of recipients’ previous efforts in this area.⁵ This data may also allow for the distillation of best practices derived from the experiences of those states, territories, localities and Tribal governments that are most successful.

Small Business Assistance — U.S. Small Business Administration, Community Navigator Pilot Program	
Total Funding	\$200M
Purpose	To support targeted outreach to small businesses in underserved communities
Eligible Entities	<ul style="list-style-type: none"> ○ Non-profit organizations ○ State governments ○ Local governments ○ Universities ○ Tribal entities
Timeline	○ September 30, 2022 – Funds disseminated
Equity Focus	○ Targets “socially and economically disadvantaged small business concerns” ⁶
Resources	<ul style="list-style-type: none"> ○ https://www.sba.gov/document/support-frequently-asked-questions-about-community-navigator-pilot-program

² Per Treasury’s Interim Final Rule governing data collection for the SSBCI, SEDI status relates to “minority-owned or controlled business status; women owned or controlled business status; veteran-owned or controlled business status; and the race, ethnicity, gender, sexual orientation, Middle Eastern or North African ancestry, and veteran status with which principal owners identify.” See Interim Final Rule at 13629, available at <https://www.govinfo.gov/content/pkg/FR-2022-03-10/pdf/2022-04843.pdf>.

³ See *id.* at p. 2.

⁴ See *id.*

⁵ U.S. Department of the Treasury, Press Release: “Treasury Launches Historic Equity Measurements for Equity Measurements for American Rescue Plan Small Business Investment Program,” <https://home.treasury.gov/news/press-releases/jy0626>; Interim Final Rule at 13629, <https://www.govinfo.gov/content/pkg/FR-2022-03-10/pdf/2022-04843.pdf>.

⁶ See American Rescue Plan Act, Section 5004(a)(5). This section adopts the definition of “socially and economically disadvantaged business concern” in the Small Business Act, 15 U.S.C. 637(a)(4)(A), which requires a business to feature at least 51% minimum unconditional ownership by a member of a socially and economically disadvantaged individual, or an economically disadvantaged Tribe or a Native Hawaiian organization or, for publicly-owned businesses, stock ownership along the same lines.

Opportunity	<ul style="list-style-type: none"> ○ Seek financial assistance, training and other CNPP supports from area “spoke” organizations for community-based non-profits and other partners that are potentially eligible. ○ Analyze area CNPP investments and their degree of alignment with community priorities in order to support future advocacy.
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Like the SSBCI, the Small Business Administration’s (SBA) Community Navigator Pilot Program (CNPP) is intended to benefit socially and economically disadvantaged small businesses.⁷ CNPP provides funding for nonprofits, state and local governments, universities, and tribal entities to allow them to partner with SBA on outreach to small businesses in underserved communities through a “hub and spoke network.”⁸ These collaborations function as “hubs” and, in turn, provide support for trusted, culturally knowledgeable local groups and individuals that serve as “spoke” entities. These institutions connect to particular sectors of the entrepreneurial community and provide assistance, including:

- Financial assistance and access to capital
- Contracting and procurement
- Marketing, operations, business development, and exporting
- Industry-specific training⁹

As of March 2022, the SBA had disseminated CNPP funds to support 51 different projects across the country. Hub organizations for these projects include community development corporations, foundations, national ethnic chambers of commerce and others. Spoke organizations include institutions of higher education, state and local ethnic chambers of commerce, business assistance organizations, community economic development organizations, loan funds and local governments among others.¹⁰

⁷ See *id.*

⁸ See U.S. Small Business Administration, Community Navigator Pilot Program, <https://www.sba.gov/partners/counselors/community-navigator-pilot-program>.

⁹ See *id.*

¹⁰ “CNPP-hub-spoke-list-011021” available at <https://www.sba.gov/document/support-community-navigator-pilot-program-grantees>

Housing — U.S. Department of the Treasury, Homeowner Assistance Fund (HAF)	
Total Funding	\$10B
Purpose	To prevent mortgage delinquencies and defaults, foreclosures, loss of utilities or home energy services, and displacement of homeowners who are experiencing financial hardship
Eligible Entities	<ul style="list-style-type: none"> ○ States & D.C. ○ Puerto Rico ○ Tribal governments ○ Tribally designated housing entities ○ Department of Hawaiian Homeland ○ Territories of Guam, American Samoa, U.S. Virgin Islands & Commonwealth of the Northern Mariana Islands
Timeline	○ September 30, 2025 - Deadline for expenditure of funds
Equity Focus	○ Once recipients have allocated a minimum of 60% of funding for programs serving low-income individuals, they must prioritize “socially disadvantaged individuals” in distributing remaining funds. ¹¹
Resources	○ https://home.treasury.gov/system/files/136/HAF-Guidance.pdf
Opportunity	<ul style="list-style-type: none"> ○ HAF investments may be leveraged to support broader community-led development efforts. <ul style="list-style-type: none"> ○ Community-based organizations and allied entities may seek contracts from recipient jurisdictions to support planning, community engagement, needs assessment for the HAF program. ○ Eligible organizations may seek contracts to provide housing counseling or legal services

The Treasury Department’s Homeowner Assistance Fund (HAF) will send some \$10B to eligible jurisdictions to alleviate the devastating impact that the pandemic and economic crisis have had on the nation’s most vulnerable homeowners. These dollars can be used for a range of purposes including:

- Mortgage payment assistance
- Financial assistance to allow homeowners to reinstate mortgages or pay other housing-related costs related to forbearance, delinquency, or default
- Mortgage principal reduction
- Facilitation of mortgage interest rate reductions
- Payment assistance for:
 - Homeowners’ utilities, including electric, gas, home energy (including firewood and home heating oil), water, and wastewater

¹¹ See American Rescue Plan Act, Section 3206(c)(2). Socially-disadvantaged individuals are those whose ability to purchase or own a home has been impaired due to diminished access to credit on reasonable terms as compared to others in comparable economic circumstances, based on disparities in homeownership rates in the HAF participant’s jurisdiction as documented by the U.S. Census. The impairment must stem from circumstances beyond their control. Indicators of impairment under this definition may include being a (1) member of a group that has been subjected to racial or ethnic prejudice or cultural bias within American society, (2) resident of a majority-minority Census tract; (3) individual with limited English proficiency; (4) resident of a U.S. territory, Indian reservation, or Hawaiian Home Land, or (5) individual who lives in a persistent-poverty county, meaning any county that has had 20% or more of its population living in poverty over the past 30 years as measured by the three most recent decennial censuses. In addition, an individual may be determined to be a socially disadvantaged individual in accordance with a process developed by a HAF participant for determining whether a homeowner is a socially disadvantaged individual in accordance with applicable law, which may reasonably rely on self-attestations. See Department of Treasury, Homeowner Assistance Fund Guidance (Feb. 24, 2022) at 2-3, available at <https://home.treasury.gov/system/files/136/HAF-Guidance.pdf>.

- Homeowner's internet service, including broadband internet access service)
- Homeowner's insurance, flood insurance, and mortgage insurance
- Homeowner's association fees or liens, condominium association fees, or common charges, and similar costs in a cooperative housing development
- Down payment assistance loans provided by nonprofit or government entities
- Payment assistance for delinquent property taxes to prevent homeowner tax foreclosures
- Measures to prevent homeowner displacement, including home repairs or assistance to enable households to receive clear title to their properties
- Counseling or educational efforts by housing counseling agencies approved by HUD or a Tribal government, or legal services related to foreclosure prevention or displacement
- Reimbursement of previous expenditures by states, local governments, or other eligible entities for a qualified expense
- Planning, community engagement, needs assessment, and administrative expenses related to disbursement of HAF funds
- Payment of lot rent for manufactured homes to promote housing stability.¹²

Agriculture —U.S. Department of Agriculture, American Rescue Plan Debt Payments	
Total Funding	\$1.01B
Purpose	To allow USDA to pay up to 120% of loan balances for disadvantaged agricultural producers & others
Eligible Entities	<ul style="list-style-type: none"> ○ Socially disadvantaged <ul style="list-style-type: none"> ○ Farmers ○ Ranchers ○ Forest landowners and operators ○ Other members of socially disadvantaged groups¹³
Timeline	<ul style="list-style-type: none"> ○ Program administration paused due to litigation
Equity Focus	<ul style="list-style-type: none"> ○ Payments target socially-disadvantaged producers, including producers of color, and members of other disadvantaged groups
Resources	<ul style="list-style-type: none"> ○ https://www.farmers.gov/loans/american-rescue-plan
Opportunity	<ul style="list-style-type: none"> ○ Limited opportunity due to litigation

With ARPA, Congress authorized the United States Department of Agriculture (USDA) to take concrete steps to address the agency's history of discrimination against farmers of color. With the ARPA Debt Payments Program, the agency was to disseminate \$1B to these producers. However, the program has been the target of multiple lawsuits, resulting in a pause in program administration.¹⁴

¹² See Department of Treasury, Homeowner Assistance Fund Guidance (Feb. 24, 2022) at 4-5, available at <https://home.treasury.gov/system/files/136/HAF-Guidance.pdf>.

¹³ See American Rescue Plan Act, Section 1006(b). The USDA has stated that this universe includes "producers who are one or more of the following: Black/African American, American Indian, Alaskan Native, Hispanic/Latino, Asian American, or Pacific Islander" See USDA, "American Rescue Plan Debt Payments," available at <https://www.farmers.gov/loans/american-rescue-plan>.

¹⁴ See *id.*

Advancing Equity Through Agency Implementation

ARPA authorizes the Treasury Department to manage \$1T of the total \$1.9T available under the Act to address various pandemic-related needs. In fulfilling this important role, the agency has encouraged recipients to invest public dollars in ways that promote racial equity at nearly every turn. As Deputy Secretary Wally Adeyemo writes, “[Treasury leadership and staff have put] priorities like racial equity at the center of their work on the recovery every day.”¹⁵ The agency’s approach to administering the State and Local Fiscal Recovery Funds (SLFRF) program is, arguably, evidence of this commitment and demonstrates how government can take important steps to advance equity through program administration.

Flexible Support for Jurisdictions — State and Local Fiscal Recovery Funds (SLFRF)	
Total Funding	\$350B
Purpose	To support recipients’ response to and recovery from the COVID-19 public health emergency
Eligible Entities	<ul style="list-style-type: none"> ○ States & D.C. ○ Counties ○ Metropolitan Cities ○ Tribal Governments ○ Territories ○ Non-entitlement units of local government
Timeline	<ul style="list-style-type: none"> ○ May 2022 - 2nd and final tranche of funds to localities ○ May 2022 – 2nd and final tranche to those states that did not receive a single payment.¹⁶ ○ December 30, 2026 – Funds must be expended
Equity Focus	<ul style="list-style-type: none"> ○ Final rule explains that funds should be used to advance equity ○ Reporting and compliance guidelines set expectations around how equity concerns should guide spending decisions, community engagement approaches and assessment of impact
Opportunity	<ul style="list-style-type: none"> ○ Leverage Treasury expectations regarding equity and community engagement to influence planning for project spending ○ Leverage Annual and Interim reports for public pressure and education ○ Seek funding from jurisdictions as sub-recipients

The State and Local Fiscal Recovery Funds (SLFRF) program is among the ARPA programs that are richest with potential for advancing racial equity. Through the program, \$350B will be distributed to states, the District of Columbia, territories, counties, metropolitan cities, non-entitlement units of local government (local governments typically serving a population under 50,000) and Tribal governments.¹⁷ Recipients may use these funds for four broad purposes:

¹⁵ See U.S. Department of Treasury, Deputy Secretary Wally Adeyemo, The American Rescue Plan: Centering Racial Equity in Policymaking (September 2021) at p. 2, available at <https://home.treasury.gov/system/files/136/American-Rescue-Plan-Centering-Equity-in-Policymaking.pdf>.

¹⁶ States that have experienced elevated unemployment as a result of the pandemic received a single payment. For a list of states that received single payments, see <https://home.treasury.gov/system/files/136/split-payments-to-states-public1-508A.pdf>.

¹⁷ See U.S. Department of the Treasury, Coronavirus State and Local Fiscal Recovery Funds, <https://home.treasury.gov/policy-issues/coronavirus/assistance-for-state-local-and-tribal-governments/state-and-local-fiscal-recovery-funds>.

- Replacement of revenue lost due to the pandemic
- Efforts to respond to the far-reaching public health and negative economic impacts of the pandemic
- Provision of premium pay for essential work
- Investment in water, sewer and broadband infrastructure.¹⁸

The program is characterized by tremendous flexibility and considerable thoughtfulness with respect to the needs of the communities hardest hit by the COVID-19 pandemic and subsequent economic downturn. The Final Rule for the program notes, for example, that the SLFRF is making investments that “support long-term growth, opportunity, and equity” across the country.¹⁹ The Final Rule also goes to great lengths to both recognize that the pandemic’s negative impacts have been borne disproportionately by Americans of color²⁰ and to identify ways in which recipients might use funds in order to address this reality. The agency points out, for example, how home visits by nursing professionals may mitigate health disparities, how support for home purchases and mortgage payments may address disparate opportunities and outcomes in the housing market and how efforts to balance investments across public school districts could begin to correct for inequities in our education system.²¹ In addition, Treasury’s Compliance and Reporting Guidance prompts states, territories and large metropolitan cities to explain how they have designed projects with equity in mind, how they will measure the equity impacts of funded initiatives and how, if at all, federal dollars will help to build the capacity of non-profit organizations that are instrumental in serving communities that have long faced barriers to services, including communities of color, low-income communities and others.²²

With billions remaining for dissemination, opportunities remain to direct funds toward community priorities. Where state, local, territorial and Tribal governments have not made their spending plans and expenditures clear, there may be opportunities for community-based organizations and their allies to push for greater transparency with respect how much funding remains unobligated and what projects or types of projects are under consideration for this funding.²³ This information could inform public education efforts and public pressure campaigns designed to build support for projects that align with community priorities.

Additional Opportunities to Invest in Community-Driven Infrastructure and Promote Equity

While explicit efforts to center equity in economic recovery mark an important step forward for federal actors, opportunities remain, even where such commitments—whether in legislative language, rules, informal guidance or other documents—are less clear. Congress has authorized billions for infrastructure and other supportive investments in the areas below. Where these areas of investment are concerned, the SLFRF program emerges as a valuable potential resource because of its flexibility and magnitude. However, regardless of the highlighted funding source, it is important to elevate the potential in these areas, which while sometimes overlooked are often central to community priorities. Notably, in some cases, there are even opportunities to link ARPA dollars and those that will soon become available under the Infrastructure Investment and Jobs Act (IIJA) for greater impact over time.

¹⁸ See *id.*

¹⁹ See U.S. Department of Treasury, Final Rule State and Local Fiscal Recovery Funds at 4339, available at <https://www.govinfo.gov/content/pkg/FR-2022-01-27/pdf/2022-00292.pdf>.

²⁰ See, e.g., Final Rule at 4340, 4357.

²¹ See Final Rule at 4364, 4367 and 4375.

²² See U.S. Treasury Department, Coronavirus State and Local Fiscal Recovery Funds Compliance and Reporting Guidance (2021) p. 20-1, available at <https://home.treasury.gov/policy-issues/coronavirus/assistance-for-state-local-and-tribal-governments/state-and-local-fiscal-recovery-funds/recipient-compliance-and-reporting-responsibilities>

²³ Advocates for community-driven investment may also consider reviewing the reports submitted by jurisdictions in order to understand how they have used federal dollars. See Annual and Interim Reports are available on Treasury’s website, see <https://home.treasury.gov/policy-issues/coronavirus/assistance-for-state-local-and-tribal-governments/state-and-local-fiscal-recovery-funds/recovery-plan-performance-reports-2021>.

Broadband

While long noted by digital equity advocates, race and income-based disparities in broadband access and their far-reaching repercussions were made clear with the pandemic. As schools moved classes online and more and more health practitioners began offering telehealth services, those lacking access to broadband—whether due to carriers’ failure to invest in infrastructure or Internet Service Providers’ (ISP) failure to offer affordable high-quality options—found themselves walled off from critically important resources and opportunities. With this in mind, both ARPA and IIJA include billions in resources to support broadband access and adoption initiatives.

Broadband Funding	
Total Funding	\$15B
Purpose	To ensure all communities have access to high-quality, modern infrastructure—including broadband—needed to ensure access to critical services and opportunities related to work, education and health.
Eligible Entities	<ul style="list-style-type: none"> ○ States, D.C. & Puerto Rico ○ Tribal governments ○ U.S. Virgin Islands ○ Guam ○ American Samoa ○ Commonwealth of the Northern Mariana Islands ○ Republic of the Marshall Island ○ Federated States of Micronesia ○ Republic of Palau
Timeline	<ul style="list-style-type: none"> ○ June 1, 2022 - Tribal governments must submit applications to receive funding ○ All eligible entities other than Tribal governments must submit Grant Plans and Program Plans by September 24, 2022 ○ Funds must be expended by December 31, 2026
Equity Focus	<ul style="list-style-type: none"> ○ Recipients are “strongly encouraged” to consider individuals and communities in greatest need²⁴ when identifying projects
Opportunity	<ul style="list-style-type: none"> ○ Influence Grant Plans and Program Plans prior to submission in June 2022 ○ Partner with allied localities, non-profits or other entities to demand an ongoing role in planning and participation, consistent with Treasury expectations²⁵

²⁴ See Department of Treasury, Guidance for Coronavirus Capital Projects Fund at p. 9, available at <https://home.treasury.gov/system/files/136/Capital-Projects-Fund-Guidance-States-Territories-and-Freely-Associated-States.pdf>.

²⁵ See Department of Treasury, Coronavirus Capital Projects Fund FAQs at 1-2, available at https://home.treasury.gov/system/files/136/Coronavirus-Capital-Projects-Fund-FAQs_FINAL.pdf.

- Seek opportunities for funding as sub-recipients or contractors in connection with implementation of CPF projects

Treasury’s \$15B Capital Projects Fund (CPF) makes federal dollars available to states, territories and tribal governments to ensure that all communities have access to the high-quality, modern infrastructure that is essential to providing key services. The program features a strong emphasis on broadband infrastructure that reflects the agency’s recognition of the centrality of these technologies to modern life. The agency identifies several purposes for which CPF dollars may be used, including:

- Broadband infrastructure, with an emphasis on those projects that:
 - Achieve last-mile connections
 - Deploy fiber-optic infrastructure, or
 - Involve networks that are owned or operated by or are affiliated with local governments, non-profits or cooperatives
- Digital connectivity technology projects that purchase or install devices or equipment necessary to make broadband more affordable
- “Multipurpose Community Facilities” that respond to the COVID-19 pandemic by directly enabling work, education and/or health monitoring, including construction or improvement of community schools, libraries or community health centers.²⁶

Across projects, these funds may be used to cover administrative costs—such as the provision of technical assistance to sub-recipients like municipalities, counties, non-profits and private entities—and project costs.²⁷ Importantly, the latter category includes not only construction expenses, but also equity assessments and planning, community engagement and public feedback processes, environmental, historical and cultural reviews, permitting, planning, long-term leases, personnel costs and performance measurement.²⁸

The creative and flexible uses that are presumed eligible for CPF and the extensive list of project costs for which funds may be utilized give rise to a rich set of possibilities for community-based organizations and other entities seeking to further community-driven infrastructure priorities. However, CPF is not the only Treasury-administered program capable of supporting investment in broadband. States, territories, Tribal governments, metropolitan cities and Non-entitlement units (NEUs) may use SLFRF funds for this purpose as well. As noted on pg. 24, SLFRF will send \$350B to recipients for a range of purposes, including dealing with the negative economic impacts of the pandemic. Among the allowable uses within this purpose is investment in “necessary” broadband infrastructure. Specific uses include projects that:

- Are designed to provide internet services for unserved and underserved households and businesses, provided services meet speed thresholds.²⁹
- Meet the needs of unserved and underserved communities by delivering last mile connections.³⁰
- Involve networks that are affiliated with local governments, nonprofits or cooperatives.³¹

²⁶ See Department of Treasury, Guidance for Coronavirus Capital Projects Fund at p. 3-6, available at <https://home.treasury.gov/system/files/136/Capital-Projects-Fund-Guidance-States-Territories-and-Freely-Associated-States.pdf>.

²⁷ See Department of Treasury, Guidance for Coronavirus Capital Projects Fund at p. 10, available at <https://home.treasury.gov/system/files/136/Capital-Projects-Fund-Guidance-States-Territories-and-Freely-Associated-States.pdf>.

²⁸ See *id.* at 11.

²⁹ See U.S. Department of Treasury, Interim Final Rule at 26804, available at <https://www.govinfo.gov/content/pkg/FR-2021-05-17/pdf/2021-10283.pdf>.

³⁰ See U.S. Department of Treasury, Interim Final Rule at 26806, <https://www.govinfo.gov/content/pkg/FR-2021-05-17/pdf/2021-10283.pdf>.

³¹ See U.S. Department of Treasury, Interim Final Rule at 26806, available at <https://www.govinfo.gov/content/pkg/FR-2021-05-17/pdf/2021-10283.pdf>.

- Provide subsidies for internet service, digital literacy programs, broadband adoption programs and devices for low-income households to access the internet.³²

There is considerable overlap between the eligible uses under CPF and SLFRF. Funding under both programs may be used to further last mile connections, support local government, nonprofit or cooperative networks and provide access to devices. As such, community-developed plans that include these elements may be particularly good candidates for funding as sub-recipients.

The SLFRF Final Rule also furthers equity in two important ways. First, it uses the promise of SLFRF funds to increase participation in federal broadband affordability initiatives. Treasury accomplishes this by mandating that recipients require ISPs that serve households to either participate in the Federal Communications Commission’s Affordable Connectivity Program or a commensurate affordability program.³³ Similarly, Treasury builds a bridge to the Biden administration’s second, landmark piece of legislation, the IIJA, by stating that ARPA dollars may serve as non-federal matching funds for IIJA broadband projects, which require a match of at least 25%.³⁴ In this way, ARPA funds—if they can be directed in service of community priorities—can potentially fuel larger scale and longer term broadband infrastructure projects.

Disaster and Energy Resilience

Consistent failure to invest in infrastructure in communities of color and low-income communities leaves these groups vulnerable to natural disasters and emergencies in much the same way that it renders such populations exposed to the devastating impacts of public health and economic crises, as the COVID-19 pandemic and ensuing downturn have illustrated. Disparities can also arise from the failure to invest in infrastructure that serves us all. When energy grids go down, it is those who lack the resources to secure alternative means of heating or cooling or to relocate to more comfortable environments who suffer the most, sometimes with deadly results.

Disaster and Energy Resilience Funding	
Total Funding	Various programs <ul style="list-style-type: none"> ○ \$350B SLFRF ○ \$4.5B LIHEAP ○ \$21.6B Emergency Rental Assistance Program (ERAP)
Purpose	<ul style="list-style-type: none"> ○ SLFRF – investments in energy infrastructure serving disproportionately impacted communities ○ LIHEAP and ERAP – assistance with utility payments
Eligible Entities	SLFRF <ul style="list-style-type: none"> ○ States & D.C. ○ Counties ○ Metropolitan Cities

³² See U.S. Department of Treasury, Final Rule State and Local Fiscal Recovery Funds at 4418, *available at* <https://www.govinfo.gov/content/pkg/FR-2022-01-27/pdf/2022-00292.pdf>.

³³ See *id.* at 4444.

³⁴ See *id.* at 4422.

	<ul style="list-style-type: none"> ○ Tribal Governments ○ Territories ○ Non-entitlement units of local government ○ LIHEAP and ERAP – to households via <ul style="list-style-type: none"> ○ States ○ Territories ○ Local governments
Timeline	<ul style="list-style-type: none"> ○ SLFRF <ul style="list-style-type: none"> ○ May 2022 - 2nd and final tranche to localities and some states
Equity Focus	<ul style="list-style-type: none"> ○ See above for SLFRF ○ Utility programs targeted to low-income households
Opportunity	<ul style="list-style-type: none"> ○ Invest in energy infrastructure to build community-level resilience ○ Provide much-needed support to households struggling with utility payments

With its ample funds and abundant flexibility, the SLFRF program provides some opportunity to foster disaster and energy resilience. In response to comments from the public, for example, Treasury has suggested that funds could be used to support energy grid resilience if the recipient is able to demonstrate that the project is designed to respond to the disproportionate impact of the pandemic on a particular population or community. To make this determination, the recipient must consider the specific issues addressed by the project as well as its nexus to public health and economic impacts of the pandemic.³⁵ In addition, ARPA includes funding for programs that further support resilience by helping individual households to cover energy costs. These include \$4.5B for the Low-Income Home Energy Assistance Program³⁶ and the \$21.6B Emergency Rental Assistance Program.³⁷

Through these programs, ARPA may advance disaster and energy resilience through a combination of energy grid improvements with the potential to make communities less vulnerable in the face of natural and environmental disasters and through assistance that allows households to sustain critically-important services.

³⁵ See *id* at 4376.

³⁶ See American Rescue Plan Act, Sec. 2911.

³⁷ See American Rescue Plan Act, Sec. 3201.

Environmental Justice

ARPA is also notable for its investment in environmental justice programs. This reflects the recognition that, nationwide, communities of color are burdened with a disproportionate share of environmental and health hazards. To address these issues, Congress authorized funding to the Environmental Protection Agency (EPA) to support a wide range of programs.

Environmental Justice Funding	
Total Funding	\$100M <ul style="list-style-type: none"> ○ \$50M EPA Environmental Justice Funding ○ \$50M Air Quality Monitoring Funding
Purpose	To identify and address environmental harms in communities of color and low-income communities, and to monitor and address air pollution threats.
Eligible Entities	<ul style="list-style-type: none"> ○ Environmental Justice Funding <ul style="list-style-type: none"> ○ States ○ Localities ○ Air districts ○ Water districts³⁸ ○ Air Quality Monitoring Program <ul style="list-style-type: none"> ○ Community-based non-profit organizations ○ Tribal governments ○ States ○ Local governments
Timeline	<ul style="list-style-type: none"> ○ Varies by program³⁹
Equity Focus	<ul style="list-style-type: none"> ○ Environmental Justice Funding is meant to identify and address risks in “underserved” communities
Opportunity	<ul style="list-style-type: none"> ○ Potential funding source for a wide array of environmental justice projects

Some \$50M was appropriated to the Environmental Protection Agency (EPA) for environmental justice programs. These dollars fund grants, contracts, and other agency activities that identify and address disproportionate environmental or public health harms and risks in areas populated by people of color or low-income residents.⁴⁰ These programs support:

- Technical assistance, training and assessment in overburdened communities
- Reductions in diesel emissions in overburdened communities
- Civil and criminal enforcement

³⁸ This list is based on publicly announced grantees and is not exhaustive. Eligibility requirements are likely specified in the authorizing legislation for the underlying EPA environmental justice programs that are funded with ARPA dollars. These include State EJ Cooperative Agreement awards (SEJCA), EJ collaborative problem-solving (EJCPS), EJ small grants (EJSG), Diesel Emissions Reduction Act (DERA) and Children's Healthy Learning Environments Grant and Pediatric Environmental Health Specialty Units (PEHSUs). *See* <https://www.epa.gov/newsreleases/epa-announces-50-million-fund-environmental-justice-initiatives-under-american-rescue>.

³⁹ *See* <https://www.epa.gov/arp>

⁴⁰ *See* <https://www.epa.gov/arp/environmental-justice-funding-under-arp>

- Brownfields cleanup and development
- Capacity building in vulnerable communities to reduce children’s exposure to pollutants
- Drinking water compliance in rural and Tribal communities
- Specialized technical assistance that will help align school reopening investments with clean air and neighborhood cooling shelter needs and promote equitable resilience and revitalization and
- Competitive grants for Tribal governments and Indigenous organizations to engage community on air and water environmental justice issues.⁴¹

Another \$50M was allocated to EPA for air pollution monitoring. Some \$20M was allocated for the Grant Competition for Community Monitoring, supporting community-based non-profits, Tribal governments, states, and local governments to monitor air quality.⁴² Another \$22.5 was appropriated for Direct Grants to Air Agencies for continuous monitoring, and \$5M was made available for the Enhanced Regional Capacity for Short-Term Community Monitoring program.⁴³

These programs create opportunities to direct funding toward a diverse set of community-driven projects that are designed to advance environmental justice goals.

Spatial Reparations

The consequences of our nation’s long history of racist approaches to community planning and systematic exclusion of people of color and other populations from decision-making about community spaces is visible in cities and towns across this country. ARPA includes funding that may help to address these impacts.

Spatial Reparations Funding	
Total Funding	\$350B
Purpose	Funding for improvements to built environment.
Eligible Entities	<ul style="list-style-type: none"> ○ States & D.C. ○ Counties ○ Metropolitan Cities ○ Tribal Governments ○ Territories ○ Non-entitlement units of local government
Timeline	<ul style="list-style-type: none"> ○ May 2022 - 2nd and final tranche of funds to localities ○ May 2022 – 2nd and final tranche to those states that did not receive a single payment.⁴⁴ ○ December 30, 2026 – funds must be expended
Equity Focus	<ul style="list-style-type: none"> ○ Final rule explains that funds should be used to advance equity

⁴¹ See *id.*

⁴² See <https://www.epa.gov/arp/enhanced-air-quality-monitoring-funding-under-arp>.

⁴³ See <https://www.epa.gov/arp/enhanced-air-quality-monitoring-funding-under-arp>.

⁴⁴ States that have experienced elevated unemployment as a result of the pandemic received a single payment. For a list of states that received single payments, see <https://home.treasury.gov/system/files/136/split-payments-to-states-public1-508A.pdf>.

	<ul style="list-style-type: none"> ○ Reporting and compliance guidelines set expectations around how equity concerns should guide spending decisions, community engagement approaches and assessment of impact
Opportunity	<ul style="list-style-type: none"> ○ Leverage Treasury expectations regarding equity and community engagement to influence planning for project spending ○ Leverage Annual and Interim reports for public pressure and education ○ Seek funding from jurisdictions as sub-recipients

Again, the generous, flexible SLFRF program may give rise to opportunities. Its Final Rule states that investments in the built environment—including spending to increase green space, streetlights, food access, neighborhood cleanup and recreational facilities—are eligible for funding if they promote health and safety outcomes in disproportionately impacted communities.⁴⁵

Safety and Justice

Safety and Justice Funding	
Total Funding	\$350B
Purpose	To prevent and respond to violence.
Eligible Entities	<ul style="list-style-type: none"> ○ States & D.C. ○ Counties ○ Metropolitan Cities ○ Tribal Governments ○ Territories ○ Non-entitlement units of local government
Timeline	<ul style="list-style-type: none"> ○ May 2022 - 2nd and final tranche of funds to localities ○ May 2022 – 2nd and final tranche to those states that did not receive a single payment.⁴⁶
Equity Focus	<ul style="list-style-type: none"> ○ Final rule explains that funds should be used to advance equity ○ Reporting and compliance guidelines set expectations around how equity concerns should guide spending decisions, community engagement approaches and assessment of impact
Opportunity	<ul style="list-style-type: none"> ○ Leverage Treasury expectations regarding equity and community engagement to influence planning for project spending ○ Leverage Annual and Interim reports for public pressure and education ○ Seek funding from jurisdictions as sub-recipients

⁴⁵ See Final Rule at 4373.

⁴⁶ States that have experienced elevated unemployment as a result of the pandemic received a single payment. For a list of states that received single payments, see <https://home.treasury.gov/system/files/136/split-payments-to-states-public1-508A.pdf>.

With the pandemic and ensuing economic crisis came a reckoning with issues of racism and other forms of inequity. The criminal legal system’s treatment of people of color was one particular focal point of the protests occurred nationwide. Similarly, in the wake of the recent economic crisis, many of the nation’s most vulnerable communities have seen the rates of certain violent crimes increase. With such conditions in mind, the Final Rule for the SLFRF program takes a progressive approach, noting how behavioral health services, initiatives that expand employment opportunities and efforts to address educational disparities in disproportionately impacted communities may also contribute to preventing crime or supporting those impacted by crime.⁴⁷ The Final Rule also specifies that funds may support community violence intervention programs, regardless of whether the community is disproportionately impacted by the negative economic impacts of the pandemic. This includes investments in evidence-based practices and capacity building related to community violence intervention.⁴⁸

Water

Water Funding	
Total Funding	\$350B
Purpose	To make needed investments in water systems.
Eligible Entities	<ul style="list-style-type: none"> ○ States & D.C. ○ Counties ○ Metropolitan Cities ○ Tribal Governments ○ Territories ○ Non-entitlement units of local government
Timeline	<ul style="list-style-type: none"> ○ May 2022 - 2nd and final tranche of funds to localities ○ May 2022 – 2nd and final tranche to those states that did not receive a single payment.⁴⁹ ○ December 30, 2026 – funding must be expended
Equity Focus	<ul style="list-style-type: none"> ○ Final rule explains that funds should be used to advance equity ○ Reporting and compliance guidelines set expectations around how equity concerns should guide spending decisions, community engagement approaches and assessment of impact
Total Funding	<ul style="list-style-type: none"> ○ Leverage Treasury expectations regarding equity and community engagement to influence planning for project spending ○ Leverage Annual and Interim reports for public pressure and education ○ Seek funding from jurisdictions as sub-recipients

⁴⁷ See Final Rule at 4356.

⁴⁸ See *id.* at 4356-7.

⁴⁹ States that have experienced elevated unemployment as a result of the pandemic received a single payment. For a list of states that received single payments, see <https://home.treasury.gov/system/files/136/split-payments-to-states-public1-508A.pdf>.

Failing water systems are among the many consequences of chronic underinvestment in physical infrastructure in communities of color. The deterioration of such infrastructure can have serious health effects for impacted communities. With this in mind, investments in “necessary” water or sewer infrastructure projects are eligible for SLFRF funding.⁵⁰ In addition, through the EPA’s Environmental Justice Funding program, \$5.130M was allocated to expand civil and criminal enforcement, including monitoring near low-income communities and of drinking water sources. Another \$4.7M may be used for drinking water and compliance monitoring in rural and tribal areas. This program supports small and underserved public water systems and wastewater treatment facilities through in-person technical assistance. Some \$2.15M has been appropriated to support EPA’s effort to collaboratively build local capacity to address air and water issues in underserved communities. In addition, EPA notes that specialized technical assistance funded through ARPA will help to align school reopening investments with clean air and neighborhood cooling shelter needs and promote equitable resilience and revitalization. Finally, ARPA made another \$1.6M available to support EPA’s Environmental Justice Small Program grants, which support efforts by Tribal governments to engage community members on priority environmental water and air quality issues.

Leveraging Opportunities for Equity

While each of the programs discussed here has a distinct structure, there are some general strategies that may be helpful to community-based organizations seeking to leverage ARPA resources for community-driven projects. For example, where states, localities or other recipients of funding are required or encouraged to undertake planning processes, community-based organizations should seek first to influence development of such plans. If this is not an option, then community-based organizations might consider applying public pressure to recipients, urging them to disclose their plans for the use of funds so that these can be assessed for alignment with community priorities. In addition, community-based organizations might partner with values-aligned local governments, non-profits or private entities, to secure opportunities for funding as sub-recipients. Alternatively, community-based organizations may seek similar outcomes through a combination of public pressure and administrative advocacy. If efforts to collaborate on the design and implementation of projects through partnership with direct recipients or sub-recipients fail, then community-based organizations might choose instead to publicly critique the projects that have been selected for funding while explaining why community-driven projects would have yielded broader and more durable benefits. This could allow the advocates in question to educate local residents and build buy-in for future use of federal funds—particularly IIJA funds—in support of these initiatives.

⁵⁰ See Final Rule at 4409.

Appendix

Resources stemming from ARPA covered a wide range of issue areas that were caused by or exasperated by the COVID-19 pandemic. The following sections depict the ways and means through which ARPA addresses issue areas that were the point of focus for this report. They also represent the formulas and contexts that dictate many of the respective programs highlighted in the “*Opportunities for Equity*” section.

Housing

Rental Assistance - \$21B

Millions of Americans face deep rental debt and fear evictions and the loss of basic housing security. COVID-19 has exacerbated an affordable housing crisis that predated the pandemic and has spotlighted the connection between reliable, quality housing and well-being and safety. To address the potential loss of shelter caused by COVID-19, ARPA has made funds available to assist households that are unable to pay rent or utilities. \$2.5B of this funding is specifically set aside for individuals paying 50% or more of their income on rent, living in overcrowded conditions, etc. This funding is allocated to states, local governments, and tribal governments to be distributed to individuals and organizations.

Additional Housing Vouchers - \$5B

Serving as additional assistance in response to the housing crisis that was exacerbated by the pandemic, \$5B is allocated for additional housing vouchers and to renew existing vouchers. The legislation specifically names people experiencing homelessness, and those at-risk of experiencing homelessness, those fleeing sexual or domestic violence, and those recently recovered from homelessness. Emergency housing vouchers will expire after these assisted families no longer need them.

Additional Rental Assistance - \$100M

An additional \$100M is provided through the Department of Agriculture for individuals who have had a loss of income but do not yet qualify for federal housing assistance.

Housing Counseling - \$100M

To support individuals in identifying funding available to them through ARPA or other funding sources, \$100M is provided as grants to organizations that provide housing counseling services.

Homeless Assistance and Supportive Services - \$5B

For additional funding for rental assistance and housing services for those experiencing homelessness or at risk of experiencing homelessness, an additional \$5B has been provided to the Secretary of Housing and Urban Development (HUD) to broadly support individuals and families. This support is broadly at the discretion of HUD, but generally, should be used for rental assistance, development of affordable housing, supportive services, acquisition of shelter units, etc.

Homeowner Assistance - \$10B

An estimated 3.3 million homeowners are behind on their payments or in foreclosure, and more homeowners are likely behind on utilities and property taxes. Homeowners of color are disproportionately likely to have fallen behind during the pandemic. There was no previous funding dedicated to assist homeowners since the pandemic began, and with millions of forbearance plans set to expire in the months ahead, funding will be critical to help homeowners get back on track. To meet this crisis that has deep racial disparities, just under \$10B from the Department of Treasury is available to states, territories, tribes, and tribally designated housing entities to provide direct assistance to homeowners with mortgage delinquencies, defaults, foreclosures, loss of utilities, etc. 60% or more of this funding specifically targets individuals or families that are below the median income of their community which provides access for justice and racial equity.

Direct Loan Borrowers - \$39M

The Department of Agriculture is providing \$39M for direct loans made under Section 502 and 504 of the Housing Act of 1949.

Fair Housing - \$20M

Fair housing organizations help renters, homeowners, and housing providers identify and combat housing discrimination and need additional resources to address the sudden increase in housing challenges and need for socially-distanced services amid the pandemic. The American Rescue Plan Act provides \$20 million to help fair housing organizations meet increased fair housing needs.

Low Income Home Energy Assistance Program (LIHEAP) - \$4.5B

During the COVID-19 pandemic, and especially this winter, non-payment rates have dramatically increased for electricity, heating, and water utilities, posing a mounting risk of utility shutoffs in the middle of the winter, during a pandemic. ARPA will allocate funds for LIHEAP, an energy provision that will assist households with low incomes, particularly those with the lowest incomes that pay a high proportion of household income for home energy, primarily in meeting their immediate home energy needs.

Low Income Water Assistance Program (LIWAP) - \$500M

The impacts of COVID-19 have laid open inequities and the holes in the safety nets in our communities. Significant numbers of water customers have not paid their bills for months, and some for more than a year. Some utilities have been reluctant to or barred from using traditional approaches such as turning water service off for nonpayment. Low Income Household Water Assistance Program (LIHWAP) provides funds to assist low-income households with water and wastewater bill.

Transportation

Public Transportation - \$30.4B

ARPA provides \$30.4B of additional relief funding to transit agencies to prevent layoffs of transit workers and prevent severe cuts to transit services that essential workers and the public rely on. Most of the transit relief funding is provided as formula grants based on operating costs, the bipartisan formula established in preceding relief legislation. Funding is also included to ensure that ongoing transit construction projects do not experience costly delays or slowdowns. The legislation also includes \$100 million to preserve intercity bus services under the section 5311(f) program.

National Railroad Passenger Corp - \$1.7B

To update the dilapidated and unsafe infrastructure of the National Railroad Passenger Corp (Amtrak), a total of \$1.7B is allocated across two buckets. \$9.7M is allocated pursuant to the FAST Act for the Northeast Corridor, and \$7.2M is allocated pursuant to the FAST Act for the National Network of railroads. This money is meant to be used for Amtrak to maintain their employees, to maintain regular rail service, and to supplement income previously received from States.

Economic Development

Economic Adjustment Assistance - \$3B

The pandemic had a dramatic impact on already economically distressed parts of the country. The Economic Development Administration is tasked with providing support and funding to places across the country that require economic assistance. The Agency is given \$3B through ARPA to support job and economic growth in parts of the country most economically impacted by the virus and its mitigation efforts.

Small Business Capital - \$1.5B

SSBCI provides investment for state governments to set up programs that can leverage billions of dollars in private capital for low-interest loans and other investment to help entrepreneurs and the small business economy rebound from this crisis. The \$1.5B in SSBCI in 2010 helped states leverage at least 10 times the amount of their SSBCI funds to generate new small business lending, helping to create or retain over 240,000 jobs. The American Rescue Plan provides \$10B for the SSBCI to help states support small businesses as they recover from the pandemic and reemerge stronger and more resilient than before.

Paycheck Protection Program - \$7.25B

Due to social distancing measures and business closures as a result of the pandemic, many people, particularly small businesses, had to close and could not afford to continue payments for employees. The legislation provides \$7.25B more to SBA for continued funding of the Paycheck Protection Program, allowing for more direct funding to those who need it.

Targeted Injury Disaster Loan Advance Fund (EIDL) – \$15B

Over 90 percent of minority-owned businesses that have been disproportionately devastated by the COVID-19 pandemic. Also made available through SBA to assist businesses that have experienced disruptions due to the pandemic, \$10B can be used to aid small businesses and venues that have not yet received the full funding they are eligible for. \$5B is also to be used for businesses that have lost more than 50% of their revenue and have fewer than 10 employees.

Community Navigator Pilot Program – \$175M

Often times folks who are the target group for support of an aid program are unaware of the aid that is available to them. ARPA allocates \$175M for the creation of a “Community Navigator Program” Navigators should conduct outreach and education targeted at small business owners to inform them on services and funding available.

Shuttered Venue Operators – \$1.25B

Venues across the country closed due to capacity limits on public events in accordance with social distancing requirements and mandates. In order to ensure that these venues and their infrastructures do not languish by remaining closed, the legislation allocates \$1.25B to be used in technical assistance for venue operators that have closed due to the pandemic.

Modifications to Paycheck Protection Program – \$7.25B

Due to social distancing measures and business closures as a result of the pandemic, many people, particularly small businesses, had to close and could not afford to continue payments for employees. The legislation provides \$7.25B more to SBA for continued funding of the Paycheck Protection Program, allowing for more direct funding to those who need it.

Targeted EIDL Advance – \$10B

Also made available through SBA to assist businesses that have experienced disruptions due to the pandemic, \$10B can be used to aid small businesses and venues that have not yet received the full funding they are eligible for. \$5B is also to be used for businesses that have lost more than 50% of their revenue and have fewer than 10 employees. This funding can be used to target M/WBE entities.

Health Care and Health Outcomes

Providing for Infection Control Support to Skilled Nursing Facilities - \$200M

When spikes in the infection rates of COVID occur, additional medical treatment and facilities are needed to provide life-saving care, particularly in nursing facilities. In order to provide for this increased need, ARPA appropriates \$200M for facilities management needed to respond to infections.

Emergency Assistance to Families Through Home Visiting Programs - \$150M

Access to needed resources is restricted for families that are in underserved communities prior to and only exacerbated by the pandemic. Home visits for emergency assistance for families and the elderly are meant to address this issue, providing needed resources like bridging the digital divide, conducting intimate partner violence screenings, and emergency preparedness. \$150M is allocated through ARPA to Treasury for the uses of home visits, emergency supplies, training and hazard pay for providers, and the acquisition of technology so families can have access to virtual visits.

Funding for Community Health Centers & Community Care - \$7.6B

HHS is appropriated \$7.6B in order to dole out grants to health centers to roll out COVID-19 vaccines but also to build or improve public health infrastructure generally and as it relates to the pandemic.

Supporting Older Americans and Their Families - \$460M

Older people have been among the most at risk of severe illness and death as a result of COVID-19. This danger has resulted in the social isolation of older folks which can have negative social, emotional, and physical impacts on them. \$460M is to be used for the mitigation of negative effects on the elderly in response to their social isolation, providing activities and technology.

Rural Health Care - \$500K

\$500K is allocated for emergency assistance for health care in rural communities. In the form of grants, this funding can be used for COVID-19 related services, testing, vaccination, lost revenue due to the pandemic, telehealth, and health infrastructure. This funding must be used for services to low-income communities.

Home Visiting Programs - \$150M

Access to needed resources is restricted for families that are in underserved communities prior to and only exacerbated by the pandemic. Home visits for emergency assistance for families and the elderly are meant to address this issue, providing needed resources like bridging the digital divide, conducting intimate partner violence screenings, and emergency preparedness. \$150M is allocated through ARPA to Treasury for the use of home visits, emergency supplies, training and hazard pay for providers, and the acquisition of technology so families can have access to virtual visits.

COVID Support to Skilled Nursing Facilities - \$200M

When spikes in the infection rates of COVID occur, additional medical treatment and facilities are needed to provide life-saving care, particularly in nursing facilities. In order to provide for this increased need, ARPA appropriates \$200M for facilities management needed to respond to infections.

Support for Health Care Providers - \$8.5B

To ensure people receiving treatment for COVID are not responsible for the costs related to their care, the legislation provides \$8.5B through Social Security to be received by care providers.

Community Health Centers and Health Disparities - \$7.6B

Deeply rooted systemic racism, bias, and discrimination have created health disparities that have been exacerbated by the flawed pandemic response. Significant investments are necessary to repair, and begin to

reverse, these disparities – this bill delivers immediate relief to frontline providers who serve communities of color and underserved populations hardest hit by pandemic. This includes \$7.6B for community health centers, \$1.44B for Older Americans Act programs, \$800M for the National Health Services Corps and more.

Funding for the Individuals with Disabilities Education Act - \$2.58B

Individuals with disabilities have been disproportionately affected by the pandemic. Virtual learning has made education for some folks with disabilities more difficult. In order to bridge the learning divide here, ARPA allocates \$2.58B in grants for States to disperse in aid for students with disabilities, \$200M in grants for pre-schools, and \$250M for programs that address the needs of infants and toddlers with disabilities.

Programs for Survivors - \$49.5M

Services for survivors of sexual and domestic violence can be helpful if the service provider understands the needs of the survivor and what they've experienced. Domestic and sexual violence rates have increased dramatically during the pandemic as people were home a lot more. The legislation provides \$49.5M for CBOs to conduct culturally specific support for survivors of violence.

Funding For Block Grants for Prevention and Treatment of Substance - \$30M

Drug abuse and overdoses have increased since the onset of the pandemic. Mental health has also been negatively affected by the pandemic for a whole host of possible reasons as people have been physically, mentally, economically impacted by the pandemic. The legislation recognizes that mental health and drug abuse issues need to be addressed particularly in rural and medically underserved areas, providing \$40M for mental health programs in rural areas, and \$30M for community-based organizations to address drug abuse and overdoses.

Tribal Governments

Funding for Providers Relating to COVID-19 - \$8.5B

To ensure people receiving treatment for COVID are not responsible for the costs related to their care, the legislation provides \$8.5B through Social Security to be received by care providers.

Community Health Centers and Health Disparities - \$7.6B

Deeply rooted systemic racism, bias, and discrimination have created health disparities that have been exacerbated by the flawed pandemic response. Significant investments are necessary to repair, and begin to reverse, these disparities – this bill delivers immediate relief to frontline providers who serve communities of color and underserved populations hardest hit by pandemic. This includes \$7.6B for community health centers, \$1.44B for Older Americans Act programs, \$800M for the National Health Services Corps and more.

Pandemic Emergency Assistance - \$1B

Funding is provided to States, Native Tribes, and Territories for general emergency pandemic related expenses. \$1B is provided for these entities to use with broadly defined limits. This funding is highly flexible, so there are opportunities for community organizations to ask for this money to support their goals from states, tribal governments, or territories.

Native Health - \$6.09B

The Secretary of Health and Human Services will allocate \$6.09B for a variety of health-related uses, where \$5.48B will go to carrying out the Indian Self-Determination and Education Assistance Act, and the Indian Health Care Improvement Act. Funding in this section is broken out between many different sub-sections. The largest sub-sections are: \$2B for lost reimbursements in accordance with the Indian Health Care Improvement Act and \$1.5B for COVID testing and protections. An additional \$2.6B is provided for various programs including: General health care services, IT/Telehealth, maintaining the Urban Indian health program, COVID vaccines, health care employees, mental health, and physical health care related infrastructure. This funding is flexible and mostly up to the discretion of the distributing agencies.

Bureau of Indian Affairs - \$900M

\$900M is provided for funding the Snyder Act that includes a broad number of services including: Tribal housing improvements, public safety and justice, social services, child welfare assistance, administrative costs, and potable water. This funding is flexible and mostly up to the discretion of the distributing agencies.

Native Housing and Supportive Services - \$750M

\$750M is provided via the Department of Housing and Urban Development (HUD) for Housing Block Grants (\$455M) and for Indian Development Block Grants (\$280M). This funding is flexible and mostly up to the discretion of the distributing agencies.

Native Language Preservation - \$20M

\$20M is specifically set aside for Native language preservation in the form of grants. This funding is flexible and mostly up to the discretion of the distributing agencies.

Native Education - \$190M

The Department of Education will allocate \$190M to education services for Tribal Education agencies and Elementary/Secondary School. This funding is flexible and mostly up to the discretion of the distributing agencies.

Pollution

Air Quality Monitoring and Pollution Clean-Up - \$100M

Communities exposed to higher levels of air and toxic pollution, such as the dirty soot from old diesel engines, are also more likely to have higher COVID-19 morbidity and mortality rates. Multiple scientific studies have found direct links between long term exposure to air pollution and higher risks of dying from COVID-19. ARPA provides \$100 million to the Environmental Protection Agency (EPA) in funding to

update our national air quality monitoring system and reduce the air and toxic pollution that is linked with contributing to COVID-19 deaths. \$50 million of this funding is targeted to low-income communities and communities of color who are significantly more likely to live with poor air quality and to be more susceptible to COVID-19. This funding will be directed to EPA grant programs with a proven track record for cleaning up deadly air and toxic pollution.

Broadband

As daily modern life increasingly requires broadband connectivity, everyone must be able to access and use the internet to its full potential. The “Digital Divide” is a term that references the disparity between communities that have access to Internet services and technologies. This disparity results in an economic disadvantage, as those without access face significant barriers to economic opportunities, education opportunities, and access to information that would encourage informed democratic participation. The COVID-19 pandemic has further magnified the effects of these pre-existing conditions and has highlighted the importance of broadband infrastructure investments in underserved communities such as Tribal communities, rural municipalities, and low- and middle-income communities across the nation.

Capital Projects Fund Infrastructure and Service Delivery - \$10B

ARPA establishes approximately \$10B funding for affordable, futureproof, high-quality broadband infrastructure and digital technology products that are required to access critical services. Guidance from the U.S. Department of Treasury strongly encourages, but does not require, states to prioritize spending on broadband and connectivity, specifically investment in “high-quality broadband infrastructure as well as other connectivity infrastructure, devices, and equipment.” Included in the presumptively eligible projects under this fund are broadband infrastructure projects and digital connectivity technology projects (purchase and/or installation of devices and equipment for broadband access, such as computers).

Agriculture, Food and Forestry

Farmers of Color - \$--

Black farmers in the South alone have lost more than 12 million acres of farmland since the 1950’s and many farmers of color who remain in agriculture struggle with burdensome debt that has prevented many from being able to grow and sustain their farms, especially during the pandemic. ARPA will provide debt relief and assistance to socially disadvantaged farmers and ranchers who have faced disproportionate impacts from the pandemic as a result of longstanding discrimination. The Agriculture Department’s lending and financial assistance programs have long discriminated against Black, Indigenous, Hispanic, and other farmers of color.

Farm Loan Assistance - \$--

Program available for socially disadvantaged farmers or ranchers to pay off up to 120% of Farm Loans. Funding is not capped and is available for any socially disadvantaged farmer or rancher which may be a lifeline for a large population currently struggling with loan payments.

Support for Socially Disadvantaged Farmers, Ranchers, and Forest Landowners - \$1B

In addition to the farm loan forgiveness program in Sec 1005, the USDA also provides \$1B in funding for general assistance for socially disadvantaged farmers, ranchers, forest land owners and operators and other groups. This assistance includes outreach/mediation/financial training/capacity building/technical assistance, grants for land access, racial equity commissions, agricultural research/education, financial assistance to former farm loan borrowers. Its broad definitions provide ample space for individuals and organizations to access capital depending on their needs.

Meals and Supplements for Youth and Young Adults - \$--

The population of Americans experiencing homelessness has stayed [relatively constant](#) over the last 15 years, only changing by 15% in the most extreme years. This population is highly skewed by race with African Americans making up about [40%](#) of the houseless population while only accounting for 13% of the general public. About [35k youth](#) are living alone, and without any proper housing. To specifically support youth experiencing homelessness under the age of 25, the Secretary of Agriculture will reimburse emergency shelters for costs related to meals or supplements. There is no cap on this funding and can support a variety of emergency shelter structures.

Education

Higher Ed - \$38.6B

ARPA provides \$39.6B to colleges and universities and their students. At least half of such funding must be spent on emergency financial aid grants to students to help them with college costs and basic needs like food, housing, and health care, with the other half available to institutions of higher education to defray lost revenue and increased costs from declining enrollment, the transition to online learning, closures of revenue-producing services and facilities, and COVID-19 testing, vaccination, PPE, and classroom retrofits. Institutions have shed over 650,000 jobs since the pandemic began, the fastest in recorded history, often hitting low-wage workers and staff of color hardest. A “maintenance of effort” provision will help to protect against higher education cuts at the state and local level.

Elementary and Secondary School Emergency Relief Fund - \$800M

\$800M has been allocated for the identification of homeless children and youth in schools. This apportionment is meant to provide services to homeless children in response to needs as they relate to the response to the pandemic. This works to ensure that homeless students are still able to attend and participate in classes and other school services. Addressing the learning loss, technological and mental health needs of these children is going to be important in the recovery from the height of the pandemic.

Emergency Assistance to Non-Public Schools - \$2.75B

Low-income students often need additional resources to ensure they have the same access and learning experience as their peers. Addressing the needs of those students is paramount to their educational success. ARPA lays out 2.75B for non-public schools who enroll a significant number of low-income students.

Child Care and Development Block Grant Program

Childcare is a common barrier of entry to the workforce for parents who have no access or cannot afford childcare. If one is not able to secure childcare, or afford it, they are unable to go into work. The pandemic exacerbated this issue, particularly for essential workers. Essential services cannot be rendered if workers are unable to come into work.

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