

**(i) Authorization of appropriations**

There is authorized to be appropriated to the Administrator \$17,000,000,000 to carry out this section.

(Pub. L. 116-136, div. A, title I, §1112, Mar. 27, 2020, 134 Stat. 309; Pub. L. 116-260, div. N, title III, §325(a), Dec. 27, 2020, 134 Stat. 2032.)

**Editorial Notes**

## REFERENCES IN TEXT

Section 1102, referred to in subsec. (a)(1)(A)(ii), means section 1102 of Pub. L. 116-136.

The Small Business Investment Act of 1958, referred to in subsec. (a)(1)(B), is Pub. L. 85-699, Aug. 21, 1958, 72 Stat. 689. Title V of the Act is classified generally to subchapter V (§695 et seq.) of chapter 14B of this title. For complete classification of this Act to the Code, see Short Title note set out under section 661 of this title and Tables.

This Act, referred to in subsec. (b)(3), is div. A of Pub. L. 116-136, Mar. 27, 2020, 134 Stat. 286. For complete classification of this Act to the Code, see Tables.

The National Emergencies Act, referred to in subsec. (b)(3), is Pub. L. 94-412, Sept. 14, 1976, 90 Stat. 1255, which is classified principally to chapter 34 (§1601 et seq.) of Title 50, War and National Defense. For complete classification of this Act to the Code, see Short Title note set out under section 1601 of Title 50 and Tables.

The date of enactment of the Economic Aid to Hard-Hit Small Businesses, Nonprofits, and Venues Act, referred to in subsec. (h)(1), (4), (5), is the date of enactment of title III of div. N of Pub. L. 116-260, which was approved Dec. 27, 2020.

Such Act, referred to in subsec. (h)(1), means the Economic Aid to Hard-Hit Small Businesses, Nonprofits, and Venues Act, which is title III of div. N of Pub. L. 116-260, Dec. 27, 2020, 134 Stat. 1993. For complete classification of this Act to the Code, see Short Title of 2020 Amendment note set out under section 9001 of this title and Tables.

## AMENDMENTS

2020—Subsec. (c)(1). Pub. L. 116-260, §325(a)(1)(A), added par. (1) and struck out former par. (1). Prior to amendment, text read as follows: “The Administrator shall pay the principal, interest, and any associated fees that are owed on a covered loan in a regular servicing status—

“(A) with respect to a covered loan made before March 27, 2020, and not on deferment, for the 6-month period beginning with the next payment due on the covered loan;

“(B) with respect to a covered loan made before March 27, 2020, and on deferment, for the 6-month period beginning with the next payment due on the covered loan after the deferment period; and

“(C) with respect to a covered loan made during the period beginning on March 27, 2020, and ending on the date that is 6 months after March 27, 2020, for the 6-month period beginning with the first payment due on the covered loan.”

Subsec. (c)(4) to (9). Pub. L. 116-260, §325(a)(1)(B), added pars. (4) to (9).

Subsecs. (f) to (i). Pub. L. 116-260, §325(a)(2), (3), added subsecs. (f) to (h) and redesignated former subsec. (f) as (i).

**Statutory Notes and Related Subsidiaries**

## EFFECTIVE DATE OF 2020 AMENDMENT

Pub. L. 116-260, div. N, title III, §325(b), Dec. 27, 2020, 134 Stat. 2036, provided that: “The amendments made by subsection (a) [amending this section] shall be effec-

tive as if included in the CARES Act (Public Law 116-136; 134 Stat. 281).”

## CLARIFICATION OF TAX TREATMENT OF CERTAIN LOAN FORGIVENESS AND OTHER BUSINESS FINANCIAL ASSISTANCE

Payment described in subsec. (c) of this section not included in gross income of person on whose behalf such payment was made, see section 278 of div. N of Pub. L. 116-260, set out as a note under section 9008 of this title.

**§ 9012. Emergency rulemaking authority**

Not later than 15 days after March 27, 2020, the Administrator shall issue regulations to carry out this title<sup>1</sup> and the amendments made by this title<sup>1</sup> without regard to the notice requirements under section 553(b) of title 5.

(Pub. L. 116-136, div. A, title I, §1114, Mar. 27, 2020, 134 Stat. 312.)

**Editorial Notes**

## REFERENCES IN TEXT

This title, referred to in text, is title I of div. A of Pub. L. 116-136, Mar. 27, 2020, 134 Stat. 286, which enacted this subchapter and amended, and enacted provisions set out as notes under, section 636 of this title and several sections in Title 11, Bankruptcy. For complete classification of title I to the Code, see Tables.

**Statutory Notes and Related Subsidiaries**

## EMERGENCY RULEMAKING AUTHORITY IN PUBLIC LAW 116-260

Pub. L. 116-260, div. N, title III, §303, Dec. 27, 2020, 134 Stat. 1993, provided that: “Not later than 10 days after the date of enactment of this Act [Dec. 27, 2020], the Administrator [of the Small Business Administration] shall issue regulations to carry out this Act [probably means “this title”, title III of div. N of Pub. L. 116-260, see Tables for classification] and the amendments made by this Act without regard to the notice requirements under section 553(b) of title 5, United States Code.”

**§ 9013. Community Navigator pilot program****(a) Definitions**

In this section:

**(1) Administration**

The term “Administration” means the Small Business Administration.

**(2) Administrator**

The term “Administrator” means the Administrator of the Small Business Administration.

**(3) Community navigator services**

The term “community navigator services” means the outreach, education, and technical assistance provided by community navigators that target eligible businesses to increase awareness of, and participation in, programs of the Small Business Administration.

**(4) Community navigator**

The term “community navigator” means a community organization, community financial institution as defined in section 636(a)(36)(A) of this title, or other private non-profit organization engaged in the delivery of community navigator services.

<sup>1</sup> See References in Text note below.

**(5) Eligible business**

The term “eligible business” means any small business concern, with priority for small business concerns owned and controlled by women (as defined in section 632(n) of this title), small business concerns owned and controlled by veterans (as defined in section 632(q) of this title), and socially and economically disadvantaged small business concerns (as defined in section 637(a)(4)(A) of this title).

**(6) Private nonprofit organization**

The term “private nonprofit organization” means an entity that is described in section 501(c) of title 26 and exempt from tax under section 501(a) of such title.

**(7) Resource partner**

The term “resource partner” means—

- (A) a small business development center (as defined in section 632 of this title);
- (B) a women’s business center (as described in section 656 of this title); and
- (C) a chapter of the Service Corps of Retired Executives (as defined in section 637(b)(1)(B) of this title).

**(8) Small business concern**

The term “small business concern” has the meaning given under section 632 of this title.

**(9) State**

The term “State” means a State of the United States, the District of Columbia, the Commonwealth of Puerto Rico, the Virgin Islands, American Samoa, the Commonwealth of the Northern Mariana Islands, and Guam, or an agency, instrumentality, or fiscal agent thereof.

**(10) Unit of general local government**

The term “unit of general local government” means a county, city, town, village, or other general purpose political subdivision of a State.

**(b) Community Navigator pilot program****(1) In general**

The Administrator of the Small Business Administration shall establish a Community Navigator pilot program to make grants to, or enter into contracts or cooperative agreements with, private nonprofit organizations, resource partners, States, Tribes, and units of local government to ensure the delivery of free community navigator services to current or prospective owners of eligible businesses in order to improve access to assistance programs and resources made available because of the COVID-19 pandemic by Federal, State, Tribal, and local entities.

**(2) Appropriations**

In addition to amounts otherwise available, there is appropriated to the Administrator for fiscal year 2021, out of any money in the Treasury not otherwise appropriated, \$100,000,000, to remain available until September 30, 2022, for carrying out this subsection.

**(c) Outreach and education****(1) Promotion**

The Administrator shall develop and implement a program to promote community navi-

gator services to current or prospective owners of eligible businesses.

**(2) Call center**

The Administrator shall establish a telephone hotline to offer information about Federal programs to assist eligible businesses and offer referral services to resource partners, community navigators, potential lenders, and other persons that the Administrator determines appropriate for current or prospective owners of eligible businesses.

**(3) Outreach**

The Administrator shall—

- (A) conduct outreach and education, in the 10 most commonly spoken languages in the United States, to current or prospective owners of eligible businesses on community navigator services and other Federal programs to assist eligible businesses;
- (B) improve the website of the Administration to describe such community navigator services and other Federal programs; and
- (C) implement an education campaign by advertising in media targeted to current or prospective owners of eligible businesses.

**(4) Appropriations**

In addition to amounts otherwise available, there is appropriated to the Administrator for fiscal year 2021, out of any money in the Treasury not otherwise appropriated, \$75,000,000, to remain available until September 30, 2022, for carrying out this subsection.

**(d) Sunset**

The authority of the Administrator to make grants under this section shall terminate on December 31, 2025.

(Pub. L. 117-2, title V, § 5004, Mar. 11, 2021, 135 Stat. 90.)

**Editorial Notes**

## CODIFICATION

Section was enacted as part of the American Rescue Plan Act of 2021, and not as part of the CARES Act which in part comprises this chapter.

SUBCHAPTER II—UNEMPLOYMENT  
INSURANCE PROVISIONS**§ 9021. Pandemic unemployment assistance****(a) Definitions**

In this section:

**(1) COVID-19**

The term “COVID-19” means the 2019 Novel Coronavirus or 2019-nCoV.

**(2) COVID-19 public health emergency**

The term “COVID-19 public health emergency” means the public health emergency declared by the Secretary of Health and Human Services on January 27, 2020, with respect to the 2019 Novel Coronavirus.

**(3) Covered individual**

The term “covered individual”—

(A) means an individual who—

- (i) is not eligible for regular compensation or extended benefits under State or