



319 Oak St. | Berea, KY 40403  
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## **Fahe's Appalachian Perspective - Policy Responses to the COVID-19 Pandemic**

The COVID-19 pandemic is causing extremely serious health and economic impacts across the country, and without a unified national response, those impacts promise to worsen and last. Communities like those in Appalachia and others with existing economic and health disparities are most vulnerable. Fahe is a Network working throughout Appalachia to build the American Dream. Our region has a perspective on severe health and economic distress.

Fahe's policy recommendations protect Appalachian communities and everyday Americans in communities across the country: public health response; efforts to stabilize the economy; strengthening community organizations on the frontlines; and the way our country makes large structural investments.

What follows is only a short listing of the important ways we as a nation can create an effective response to this crisis. An in depth version of this document is also available, and we encourage you to read it to learn more.

### Public Health

- **Testing and treatment for COVID-19 cost-free to patients.**
- **Support health care workers and their support systems as they care for us.**

### Economic stabilization

- **Direct payments to Americans can stimulate the economy best if they are large enough and include those most likely to spend them.**
- **Lower the interest rate on Small Business Administration Disaster Loans and make them forgivable for employment support.**
- **Emergency relief loans to employers to protect jobs during and after the pandemic crisis.**
- **Payroll tax credit for paid leave expansion for all working Americans.**
- **Unemployment insurance covering four months, with partial unemployment programs in every state, maintaining 100% of lost income.**
- **Fully fund food on the table programs and allow maximum flexibility to allow the programs to expand to address the increased need.**
- **Preventing the pandemic from causing a housing crisis on par with, or worse than, the Great Recession.**
- **Strengthening housing programs for low-income Americans at risk of homelessness, and the homelessness response system.**



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#### Economic stabilization (continued)

- **Preparing for the Recovery by providing flexibility to mortgage underwriting standards.**
- **Fund community development loans to rebuild the hardest-hit communities.**
- **Waive interest rates on the existing Financial Assistance Direct Loan program.**
- **Waive regulatory barriers to speedy and effective community-based capital deployment.**

#### Non-profit pandemic assistance for America's front line community organizations

- **Provide for forgivable, zero percent interest loans for non-profit organizations impacted by the pandemic.**
- **Improve the above-the-line charitable deduction by raising the cap to \$2,000.**
- **Bring forward the Community Housing Development Organization (CHDO) fund disbursement timeline.**
- **Extend expenditure and commitment deadlines for HOME Investment Partnership program and federal tax credits.**

#### Structural investments

- **Govern all federal stimulus bills with the 10-20-30 anti-poverty investment formula.**
- **Reverse broadband infrastructure deficiencies and improving access for low-income Americans.**
- **Learn from the past: In crisis, use the levers of government to protect wealth for everyday Americans and small businesses.**