



April 6, 2020

The Honorable Nancy Pelosi
Speaker
U.S. House of Representatives
H-232, The Capitol
Washington, DC 20515

The Honorable Mitch McConnell
Majority Leader
U.S. Senate
S-230, The Capitol
Washington, DC 20515

The Honorable Charles Schumer
Democratic Leader
S-221, The Capitol
Washington, DC 20515

The Honorable Kevin McCarthy
Republican Leader
H-204, The Capitol
Washington, DC 20515

Re: Address Urgent Latino Priorities Left Out of the CARES Act

Dear Speaker Pelosi, Leader McConnell, Leader Schumer, and Leader McCarthy:

On behalf of UnidosUS (formerly the National Council of La Raza), I thank you for coming together to pass the bipartisan Coronavirus Aid, Relief, and Economic Security (CARES) Act. We are especially grateful for the emergency relief, including the recovery rebates, the Unemployment Insurance expansion, and the initial steps to shore up the health care system, which together offer a lifeline for millions of Americans and their families. As the federal government administers these vital steps, we urge you to fully exercise your oversight authority to limit waste and abuse and ensure that the funds reach all those eligible for emergency aid.

Because of the far-reaching implications of the global pandemic, congressional action to mitigate the damage to date has been critical, yet is still not enough. As more of our neighbors fall ill and the death toll rises, the pain and hardship caused by the pandemic will unfortunately grow. The brunt of the impact will fall primarily on the shoulders of our nation's working-class families, including the nation's 58 million Latinos. Despite their significant contributions to our nation's economy and prosperity, Latinos have faced longstanding socioeconomic disparities that the crisis, if we fail to act, will surely exacerbate.

As you prepare the next relief and recovery package that is necessary to fend off a health and economic calamity, I urge you to include the following vitally needed solutions:

Health: The pandemic has reinforced the importance of quality, affordable, and accessible health coverage and care in order to live a healthy life in general, but especially during a public health crisis. This is a particularly important issue for the Latino community: 18% of Latinos are uninsured compared to around 5% of non-Hispanic Whites, and uninsurance rates were [on the rise for Latino children](#) prior to the start of this pandemic. This means that Hispanics are at particular risk of falling ill and not obtaining the testing and treatment they need and deserve and which will be required to protect the public health of our nation. To put this health crisis behind us, we must:

- **Guarantee coverage of treatment for COVID-19.** All individuals should have ready access to coronavirus testing and treatment, including the uninsured and underinsured, regardless of

immigration status, including DACA recipients and TPS holders. Congress should provide that treatment of COVID-19 is a mandatory benefit for all Medicaid beneficiaries and that COVID-19 and associated health problems must also be considered an “emergency medical condition” for the purposes of emergency Medicaid.

- **Remove Medicaid and CHIP eligibility barriers.** The five-year waiting period preventing legal permanent residents from accessing Medicaid/CHIP should be eliminated. Although most states have waived the waiting period for children (and some states have for pregnant women), Congress should remove this obstacle altogether given the urgency of the current crisis. Congress should also provide that all individuals granted federally authorized presence in the United States (including DACA recipients) will be considered lawfully present for the purpose of federal health programs like Medicaid/CHIP. Lastly, Congress should require that states provide continuous 12-month eligibility for Medicaid and CHIP for beneficiaries and eliminate states’ option to impose waiting periods for children’s eligibility.
- **Provide further federal support for Medicaid.** Congress anticipated that increased reliance on Medicaid during the crisis could tax state budgets. In the Families First Act, Congress authorized a temporary 6.2% federal matching assistance percentage (FMAP) increase for the duration of the COVID-19 crisis. Eighteen million Latinos relied on Medicaid even before the current pandemic, and the program's role will likely only increase in the coming months. Experts have predicted that the 6.2% increase will be insufficient to handle new enrollment. Congress should authorize an FMAP increase of 10% tied to economic indicators in a state that will sustain state Medicaid programs beyond the resolution of the immediate public health crisis. Congress should also provide that states, when expanding their Medicaid programs as provided for under the Affordable Care Act, will be eligible for the full, enhanced FMAP regardless of when the expansion takes place.
- **Increase investments in SNAP.** While the CARES Act includes additional funding for Supplemental Nutrition Assistance Program (SNAP) administration, it does not include needed investments to increase SNAP benefits and expand eligibility. Additional investments in SNAP, including a 15% boost to the maximum benefit and an increase in the minimum monthly SNAP benefit to \$30, are needed. The five-year waiting period currently in place impacting the eligibility of lawful permanent resident adults should be eliminated, and investments in Disaster SNAP (D-SNAP) need to expand.

Economic relief: Within the Latino community, the economic challenges are particularly daunting. Latinos have one of the highest [labor force participation rates](#) but are at risk of increased unemployment given their concentration in industries affected by closures, including leisure and hospitality. Nearly half of Hispanics (49%) already [report](#) that someone in their household lost their job or experienced a pay cut due to the virus outbreak. To ensure that millions of Latinos have access to economic relief to support themselves and their families, I urge you to:

- **Ensure access to emergency economic supports for all workers.** All taxpaying families, including those with immigrants, need and deserve to receive the vital support of direct relief payments, unemployment benefits, and other economic assistance. Immigrants [fill an outsized share](#) of the jobs deemed “essential” in our economy which are keeping Americans alive and fed during the crisis, yet are expected to be [disproportionately hit](#) by the pandemic. It would be morally unconscionable and irresponsible to deny these workers and their families access to the social safety net during the health and economic crises.

- **Support Latino-owned businesses through the Community Development Financial Institutions (CDFI) Program.** The CDFI Program played a critical role in revitalizing low-income communities during the last recession. Congress should once again invest significant funds into this program and ensure that Latino-led and Latino-serving CDFIs that successfully reach and serve Latino businesses and their employees receive funding. This assistance is especially critical given that Latinos are more likely to be denied low-interest small business loans.

Housing: While the CARES Act provided vitally needed emergency funds to help people remain in their homes, it is not enough. According to a recent UnidosUS poll, [nearly one-quarter \(24%\) of Latinos](#) report spending more than 40% of their monthly income on housing costs. Comprehensive mortgage and rent relief is still needed, and programs and services should be fully accessible to Latinos and available in Spanish and other widely spoken non-English languages. To accomplish this, Congress should advance policy solutions that:

- **Provide robust funding for the Housing Counseling Assistance Program.** Funding of \$700 million for the Housing Counseling Assistance Program is needed to ensure that HUD-approved counseling agencies have sufficient resources to deal with foreclosure prevention and tenant counseling, and to address foreclosure rescue scams that target underserved communities.
- **Stop foreclosures on all mortgages for at least six months.** In the coming months, more homeowners will lose their jobs and income or become sick. As such, the current foreclosure moratorium should be extended for an additional 120 days. Nearly 15 million mortgages are not federally backed and are held on lenders' books. Homeowners with incomes impacted by the pandemic and whose mortgages are held in lenders' portfolios should be protected against foreclosure.
- **Extend mortgage forbearance for up to 12 months for all homeowners.** Servicing companies of all mortgages, federally backed and not, should be required to offer homeowners up to 12 months of payment forbearance for the full amount of the mortgage payment. All servicers should provide a clear and simple process for the homeowner to be able to request mortgage relief.
- **Stop evictions of tenants in rental properties of all sizes.** The federal eviction moratorium in the CARES Act does not provide protection for all tenants, including those who filed before the moratorium became effective. Congress should freeze evictions for tenants on all rental properties and provide tax credits for small landlords renting properties without a federally backed mortgage so they can weather the loss of income.

Education: The CARES Act provided an infusion of crucial funding for child care, Head Start, K–12 education, and relief for college students and student borrowers. Transparency and oversight are urgently needed to ensure that these measures are implemented appropriately and fairly for all students and parents. Looking forward, schools throughout the country have closed and will likely stay closed for months. This will widen academic achievement gaps and place students with few resources at risk of falling further behind, affecting their development and future well-being. I therefore ask that future investments in education include:

- **Early child learning for migrant families.** Congress should address the unique needs of farmworker children whose parents continue to work to provide food for the country, but whose places of learning have closed due to the pandemic. Future relief efforts should include targeted and robust funding for the Migrant and Seasonal Head Start Program, which provides services for young children of farmworkers and is critical to Latinos, who represent [94%](#) of enrollees.

- **Support for English learners.** The CARES Act provides vital funding to support online learning for all students, but there exists a gap in access and availability of digital resources designed to serve the unique learning needs of English learners (ELs). Targeted and robust funding for online learning support for ELs is needed, including devices, connectivity, and digital programs. Trainings for EL teachers, who have [reported](#) fewer hours of professional development with digital learning resources than mainstream teachers, are also necessary.
- **Stronger student debt relief.** While the CARES Act will help student loan borrowers in the short-term, it does not help student borrowers reduce their amount of debt. Previous proposals related to emergency relief, which included up to a \$10,000 reduction of debt throughout the duration of the COVID-19 emergency, deserve Congress’s support. Reducing the amount of debt owed would strengthen borrowers’ ability to recover financially and pay the remainder of their loans.

Immigrant Inclusion: Throughout the history of the U.S., immigrants have contributed greatly to the strength of our nation, a fact which becomes more evident in times of crisis, such as in war, natural disasters, the terror attacks of 9/11, and now the coronavirus pandemic. While one in four people in the United States is an immigrant or the child of an immigrant, the emergency health care and relief packages signed into law so far have tragically and irresponsibly excluded millions of these taxpaying Latino families. This will be disastrous for them and our communities if we do not reverse course.

The COVID-19 health and economic crises have exposed the harm caused by our failure to enact immigration reform and the recklessness of the administration’s cruel immigration agenda, leaving many individuals at risk and the communities they support in a weaker position to recover from this crisis. In addition to the health care, nutrition, and economic relief already described above that mixed-immigration-status families need and deserve, I urge Congress to:

- **Automatically renew Employment Authorization Documents.** Those with expiring work permits, including DACA recipients and TPS holders, should have their work permits automatically renewed by the Department of Homeland Security (DHS) to avoid needlessly facing unemployment and financial uncertainty throughout the pandemic.
- **Revoke regulations harming American children in mixed-status homes.** The administration has promulgated a “basket of polices” designed to block low-income, predominantly Latino immigrants from the legal avenues of entry into our nation. In so doing, our own research has confirmed the deleterious health, education, and economic spillover effects on American children. These harms will assuredly be compounded by the COVID-19 health crisis, which is why regulations like the DHS public charge rule and its numerous companions, including the Housing and Urban Development rule on mixed-status households, should be revoked.

Culturally competent outreach: As you know, Title VI of the Civil Rights Act of 1964 requiring the federal government to take reasonable steps to make their programs, services, and activities accessible by eligible persons with limited English proficiency extends to programs and services related to emergency preparedness, response, and recovery. Unfortunately, reports from UnidosUS Affiliate organizations working on the front lines confirm that this nondiscrimination mandate is not being met in our diverse communities and among those who are limited English proficient (LEP). I therefore urge you to:

- **Support culturally competent community-based organizations.** Utilize and fund trusted nonprofit organizations that serve the Latino community to ensure that information about eligibility for

federal programs is properly communicated. Organizations that know how to reach the Latino community require substantial funding to communicate the provisions in the CARES Act.

- **Target investments in Spanish-language and culturally relevant information.** In 2017, close to 26 million people reported being limited English proficient, including 60% who speak Spanish. About 6 in 10 Latino adults report having difficulty speaking with and understanding their health care providers due to language and cultural barriers. Funding of linguistically and culturally appropriate information about COVID-19 testing and treatment and eligibility for federal programs should be incorporated in a whole-of-government pandemic response in order to meet the needs of diverse communities. This is especially crucial for agencies that will wield significant resources meant for low-income communities, including the Departments of Housing and Urban Development (HUD), Treasury (DOT), Education (DoED), Agriculture (DOA) and Health and Human Services (HHS).

Like all Americans, Latinos are facing an unprecedented health and economic crisis. [During the last recession](#), Latinos and their families disproportionately experienced negative social, health and economic outcomes and were excluded from fully accessing relief programs and experiencing the benefits of the recovery. Despite this history of inequity, Hispanics will rise to the challenge before us and—at great risk to themselves and their families—contribute to the healing and recovery of the United States. Certainly, they deserve better.

Let us not make the same mistakes of the past. I ask you to please review and include the above policy solutions in your next stimulus package. Latinos will work to defend the U.S. from the threat of this pandemic and help rebuild our communities. Moving forward, I implore you and the U.S. Congress to fully and equitably include the Hispanic community in health care and economic relief so they may also benefit from the recovery that is sure to follow.

Sincerely,

A handwritten signature in black ink that reads "Janet Murguía". The signature is written in a cursive, flowing style.

Janet Murguía
President and CEO
UnidosUS