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**Intended Audience:** All  
RCs/ARCs/ADs/FOs/TSCs/PSCs/OCO/OCO-  
CSTs/OHO/OARO /WBDOC  
**Originating Office:** ORDP OISP  
**Title:** **Effect of COVID-19-Related Financial Assistance on SSI Income and Resources**  
**Type:** EM - Emergency Messages  
**Program:** Title XVI (SSI)  
**Link To Reference:** See References at the end of this EM

**Retention Date: January 23, 2021**

### **Summary of Changes:**

This EM replaces a prior updated version issued on April 19, 2021, and now provides a chart listing all of the pandemic-related assistance we have identified to date. We also provide general program information and cross references to instructions for handling income and resource determinations involving each type of assistance. Use these updated instructions in combination with processing instructions in EM-XXXXX to handle pandemic-related disaster assistance exclusions.

**Subsection C:** This section replaces guidance we previously issued in C through J. In this new subsection, we provide general program information about pandemic assistance types and cross references to instructions for handling income and resource determinations involving each type of assistance. We will continue to update these instructions as we learn more about the various types of assistance available.

### **A. Purpose**

This emergency message (EM) provides guidance on the Supplemental Security Income (SSI) income and resource treatment of common types of assistance individuals may receive due to the COVID-19 pandemic. We will continue to update this EM with COVID-19-related financial assistance. In this most recent edition, we lift the hold on cases involving unemployment, State stimulus payments, and those with any remaining Federal Economic Impact Payment (EIP) balances resulting from the CARES Act beginning 5/1/2021.

### **B. Background**

On March 27, 2020, the President signed into law the “Coronavirus Aid, Relief, and Economic Security Act” (CARES Act), Public Law 116-136. The CARES Act provided for several types of assistance due to COVID-19. On December 27, 2020, the President signed into law the “Consolidated Appropriations Act, 2021” (CAA), Public Law 116-260. The CAA provided extensions and additional funding to several of these pandemic assistance programs and authorized several new programs. On March 11, 2021, the President signed into law the “American Rescue Plan Act of 2021” (ARPA), Public law 117-2. The ARPA also provides extensions and additional funding to several of these pandemic assistance programs and authorized several new programs.

### C. Pandemic Assistance Types and Processing Instructions

SSA has identified many types of pandemic assistance and the list will likely continue to grow. Some assistance types are excluded from income and resources according to existing disaster assistance rules. We have divided pandemic assistance programs into two charts, those programs that meet all the criteria to be considered disaster assistance and those that do not. Follow the links in the charts below for processing instructions.

#### 1. Pandemic-Related Assistance that meets criteria for disaster assistance exclusions

Income Type	Legislation	General Information About the Program	Income and Resource Treatment
Economic Impact Payments (EIPs) (also known as Recovery Rebates)	CARES Act, CAA and ARPA	<p>The Internal Revenue Service, on behalf of the Treasury Department, issued first, second and third rounds of EIPs authorized by Congress in the CARES Act beginning in March 2020, CAA beginning in December 2020 and ARPA beginning in March 2021.</p> <p>First Round: Payment levels were up to:            \$1,200 for individuals, \$2,400 for couples filing jointly, and included an additional \$500 per qualifying child.</p> <p>Second Round: Payment levels were up to:            \$600 for individuals, \$1,200 for couples filing jointly, and an</p>	<p>Pandemic related disaster assistance excluded from income and resources.</p> <p>Follow special processing instructions in EM XXXXX to document income and resource exclusions.</p>

		<p>additional \$600 per qualifying child.</p> <p>Third Round: Payment levels were up to: \$1,400 for individuals, \$2,800 for couples filing jointly, and an additional \$1,400 per qualifying child.</p> <p>Some people received less than these amounts.</p>	
<p>Unemployment Assistance</p>	<p>CARES Act, CAA, ARPA, and Presidential Memorandum</p>	<p>This includes several programs that extended eligibility for regular unemployment and supplemented payment amounts.</p> <p>Two examples that provided for increased unemployment amounts over and above regular unemployment were:</p> <p>Federal Pandemic Unemployment Compensation (FPUC) benefits, which provides emergency unemployment benefits for qualifying individuals who are out of work because of the COVID-19 pandemic. FPUC amounts were paid as follows:</p> <ul style="list-style-type: none"> <li>• \$600 per week beginning March 2020 and ending with payments after July 31, 2020 (CARES Act);</li> <li>• \$300 per week beginning after December 26, 2020 and ending on or before March 14, 2021 (CAA); and</li> <li>• \$300 per week and continuing through the statutory end date of September 6, 2021 (ARPA).</li> </ul>	<p><b>We will exclude all regular and pandemic unemployment during the pandemic period from income and resources.</b></p> <p><b>The pandemic period is defined in EM XXXXXB.4.</b></p> <p>Follow special processing instructions in EM XXXXX to document income and resource exclusions.</p>

		<p>Lost Wage Assistance (LWA): The President authorized FEMA to use the Disaster Relief Fund to supplement the payment of lost wages because of COVID-19. Participating States had the option to provide lost wage supplements of up to \$400 per week, composed of a \$300 federal contribution from the Disaster Relief Fund and up to \$100 from State funds. The LWA payments were in addition to the weekly benefit amount individuals received from certain other UC programs.</p> <p>The program ran from August 1, 2020 until September 5, 2020 when funds were depleted</p>	
<p>Paycheck Protection Program (PPP): Loan Forgiveness to Employers and Self-Employed Individuals</p> <p>(See chart in C.2 for PPP wage payments to employees)</p>	CARES Act, CAA and ARPA	<p>Small businesses affected by the pandemic are eligible to apply for forgivable PPP loans. These loans may enable employers to sustain payroll expenses for employees who might otherwise face reduced hours, temporary layoff, or job loss.</p> <p>Employers and self-employed individuals may receive loan forgiveness from the PPP. This assistance meets the criteria to be excluded as disaster assistance.</p>	<p>Pandemic-related disaster assistance excluded from income and resources.</p> <p>Follow special processing instructions in EM XXXXX to document income and resource exclusions.</p>
<p>Economic Injury Disaster Loan (EIDL) Program: Loans/Grants to Employers and Self-Employed Individuals /Grants</p> <p>(See chart in C.2 for</p>	CARES Act, CAA and ARPA	<p>Employers and self-employed individuals may receive grants and loan forgiveness from the EIDL program. This assistance meets the criteria to be excluded as disaster assistance.</p>	<p>Pandemic-related disaster assistance excluded from income and resources.</p> <p>Follow special processing instructions in EM XXXXX to document income and resource exclusions.</p>

EIDL wage payments to employees)			
Tribal Payments from the Coronavirus State and Local Fiscal Recovery Fund	CARES Act and ARPA	These programs may provide Tribal governments with financial resources to meet pandemic response needs. The Tribes are responsible for disbursing the funds to Tribal members and for using the funds to assist their Tribal community with obtaining the critical resources needed to combat the virus.	<p>Pandemic related disaster assistance excluded from income and resources.</p> <p>Follow special processing instructions in EM XXXXX to document income and resource exclusions.</p> <p><b>IMPORTANT:</b> Some previously reported Tribal payments paid since March 2020 that the COVID Relief Fund funded may have been counted as unearned income and resources.</p> <p>If the payment was previously counted as unearned income or a resource for SSI purposes, remove the Tribal payment(s) from countable income and resources and document this type of payment following special processing instructions in EM XXXXX.</p>
State Stimulus Payments	State Legislation	States have created programs that would issue stimulus payments to residents to assist with recovery from the pandemic. Programs will vary.	<p>Each State program must be evaluated separately.</p> <p><b>Refer any State stimulus programs not listed below to your regional office contacts.</b></p> <p>The following are pandemic related disaster assistance excluded from income and resources.</p> <ul style="list-style-type: none"> <li>•CALIFORNIA: Golden State Stimulus Payments and Golden State Grant Program payments</li> <li>•MARYLAND: Stimulus</li> </ul>

			<p>payments for Earned Income Tax Credit filers</p> <ul style="list-style-type: none"> <li>•NEW MEXICO: Tax rebates for recipients of the Working Families Tax Credit</li> </ul> <p>Follow special processing instructions in EM XXXXX to document income and resource exclusions for these programs.</p>
COVID-19 Funeral Assistance	CAA and ARPA	<p>FEMA may reimburse certain COVID-19-related funeral expenses incurred on or after January 20, 2020. The Coronavirus Response and Relief Supplemental Appropriations Act of 2021 and the American Rescue Plan Act of 2021 provide funding for this program.</p> <p>Payments range according to a person's reimbursable expenses. COVID-19 Funeral Assistance is limited to a maximum of \$9,000 per deceased individual. There is a \$35,500 per household limit for this assistance.</p>	<p>Pandemic related disaster assistance excluded from income and resources.</p> <p>Follow special processing instructions in EM XXXXX to document income and resource exclusions.</p>
Emergency Rental Assistance Fund	CAA and ARPA	<p>The fund is used to provide financial assistance to eligible households, including payment of rent, rental arrears, utilities and home-energy costs, and other expenses related to housing incurred, due, directly or indirectly, to the pandemic.</p> <p>The US Treasury is providing the funds directly to States, U.S. territories, local governments, and (in the case of CAA) Indian Tribes or Tribally Designated Housing Entities, as applicable, and the Department of Hawaiian Homelands. For amounts, see the</p>	<p>Pandemic related disaster assistance excluded from income and resources.</p> <p>Follow special processing instructions in EM XXXXX to document income and resource exclusions.</p>

		entity providing the assistance for more information.	
Emergency Assistance for Rural Housing/Rural Rental Assistance	ARPA	This USDA program provides funding to help people in rural communities keep their homes during the pandemic. Funds are to be used to support rental assistance for residents of rural rental properties (subsidized via the Section 515 or Section 514/516 programs) and to cover unpaid rent for unassisted tenants in those properties. For amounts, see the entity providing the assistance for more information.	Pandemic related disaster assistance excluded from income and resources.  Follow special processing instructions in EM XXXXX to document income and resource exclusions.
Homeowner Assistance Fund	ARPA	Fund established to mitigate financial hardships associated with the coronavirus pandemic. The funds are provided to prevent mortgage delinquencies and defaults, foreclosures, loss of utilities or home energy services, and displacement of homeowners experiencing financial hardship after January 21, 2020. Funds may be used for assistance with mortgage payments, homeowner's insurance, utility payments, and other specified purposes. The US Treasury is providing the funds directly to states, U.S. territories, and Indian Tribes or Tribally Designated Housing Entities, as applicable, and the Department of Hawaiian Homelands. For amounts, see the entity providing the assistance.	Pandemic related disaster assistance excluded from income and resources.  Follow special processing instructions in EM XXXXX to document income and resource exclusions.
Housing Assistance and Supportive Services Programs for Native Americans	ARPA	Housing block grants and Indian-community-development block grants for use related to COVID-19.	Pandemic related disaster assistance excluded from income and resources.  Follow special processing instructions in EM XXXXX to document income and resource exclusions.

Higher Education Emergency Relief Fund	CARES Act, CAA and ARPA	The Department of Education is providing emergency financial aid grants to students for expenses related to the disruption of school operations due to COVID-19.	Pandemic related disaster assistance excluded from income and resources.  Follow special processing instructions in EM XXXXX to document income and resource exclusions.
Supporting Foster Youth and Families during the Pandemic	CAA	<p>The CAA provides US Department of Health and Human Services additional funding for several programs authorized under titles IV-B and IV-E of the Social Security Act, and requires title IV-E agencies to take a number of actions to protect and support youth/young adults currently or formerly in foster care. This program provides temporary flexibilities and assistance in response to COVID-19.</p> <p>Specifically:</p> <ul style="list-style-type: none"> <li>• Prevents aging out of foster care during the pandemic before October 21, 2021;</li> <li>• Allows re-entry to foster care for any youth who age out during the pandemic;</li> <li>• Allows states and tribes to provide Section 477 of title IV-E, services and assistance to eligible youth until age 27 for FYs 2020 and 2021 (10/1/19-9/30/21);</li> <li>• Allows States and Tribes to use Section 477 of title IV-E room and board amounts for otherwise eligible youth who are aged 18-26 and experienced foster care at age 14 or older.</li> </ul>	Pandemic related disaster assistance excluded from income and resources.  Follow special processing instructions in EM XXXXX to document income and resource exclusions.



		<ul style="list-style-type: none"> <li>• Allows States and Tribes to provide an otherwise eligible youth aged 15- 26 with up to \$4,000 per year in Section 477 of title IV-E funds for driving and transportation assistance</li> </ul>	
COVID-19 Veteran Rapid Retraining Assistance Program	ARPA	<p>Department of Veterans Affairs program offers education and training for jobs to veterans who are unemployed because of the COVID-19 pandemic. If an individual is eligible for VRRAP, he or she can get:</p> <ul style="list-style-type: none"> <li>• Up to 12 months of tuition and fees, and</li> <li>• A monthly housing allowance based on Post-9/11 GI Bill rates.</li> </ul>	<p>Pandemic related disaster assistance excluded from income and resources.</p> <p>Follow special processing instructions in EM XXXXX to document income and resource exclusions.</p>
Emergency Assistance to Children and Families through the Pandemic Emergency Assistance Fund	ARPA and CAA	<p>This program provides supplemental funding to States to assist needy families impacted by COVID-19. The Department of Health and Human Services is providing non-recurring, short-term (NRST) benefits to deal with a specific crisis or episode of need. Benefits must not be intended to meet on-going needs, must not extend beyond four months, and must only include expenditures such as emergency assistance and diversion payments, emergency housing and short-term homelessness assistance, emergency food aid, short-term utilities payments, burial assistance, clothing allowances, and back-to-school payments.</p>	<p>Pandemic related disaster assistance excluded from income and resources.</p> <p>Follow special processing instructions in EM XXXXX to document income and resource exclusions.</p>
Coronavirus Food Assistance Program – Direct Payments to	CAA and CARES Act	<p>This program is designed “to prevent, prepare for, and respond to coronavirus by providing support for agricultural producers,</p>	<p>Pandemic related disaster assistance excluded from income and resources.</p>

Farmers and Ranchers		growers, and processors impacted by coronavirus.” The program will provide direct support based on actual losses for agricultural producers where prices and market supply chains have been impacted and will assist producers with additional adjustment and marketing costs resulting from lost demand and short-term oversupply for the 2020 marketing year caused by COVID-19.	Follow special processing instructions in EM XXXXX to document income and resource exclusions.
Farm Loan Assistance for Socially Disadvantaged Farmers and Ranchers	ARPA	The program provides debt relief to certain socially disadvantaged farmers and ranchers. The program allows USDA to pay up to 120% of certain loan balances, as of January 1, 2021, for Farm Service Agency (FSA) Direct and Guaranteed Farm Loans and Farm Storage Facility Loans (FSFL) to any Socially Disadvantaged producer who has a qualifying loan with FSA.	<p>Pandemic related disaster assistance excluded from income and resources.</p> <p>Follow special processing instructions in EM XXXXX to document income and resource exclusions.</p>
USDA Assistance and Support for Socially Disadvantaged Farmers, Ranchers, Forest Land Owners and Operators, and Groups	ARPA	<p>May provide grants, training, and education for socially disadvantaged farmers, ranchers, forest landowners, or other members of socially disadvantaged groups. The funds support:</p> <ul style="list-style-type: none"> <li>• Outreach, financial training, cooperative development and capacity building, and other technical assistance to socially disadvantaged groups;</li> <li>• Grants and loans to improve land access, including heirs' property issues, and aid former farm loan borrowers that suffered adverse actions</li> </ul>	<p>Pandemic related disaster assistance excluded from income and resources.</p> <p>Follow special processing instructions in EM XXXXX to document income and resource exclusions.</p>

		<p>or past discrimination or bias;</p> <ul style="list-style-type: none"> <li>• The creation and activities of equity commissions; and,</li> <li>• Research, education, and extension activities at minority serving institutions, including scholarships, internships, and pathways to Federal employment for students; eligible institutions include 1890 Land-Grant Institutions, 1994 Tribal Land-Grant Colleges and Universities, Alaska Native/Native Hawaiian Serving Institutions, Hispanic-Serving Institutions, and Insular Area Institutions.</li> </ul>	
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## 2. Pandemic-Related Assistance that does not meet disaster assistance criteria

Income Type	Legislation	General Information About the Program	Income and Resource Treatment
Temporary Expansion of Child Tax Credit for 2021	ARPA	<p>Advance Child Tax Credit payments are early payments from the IRS of 50 percent of the estimated amount of the Child Tax Credit that an eligible individual may properly claim on his or her 2021 tax return during the 2022 tax filing season.</p> <p>Payments for 2021 range from: up to \$3,600 for children ages 5 and under at the end of 2021; and up to \$3,000 for children ages 6 through 17 at the end of 2021. These amounts are divided into monthly advance payments.</p> <p>The dates for the Advance Child Tax Credit payments are July 15,</p>	<p>Not pandemic-related disaster assistance.</p> <p>Excludable from income and resources (for 12 months) as advance tax credits.</p> <p>Follow normal processing instructions in:</p> <p><a href="#">SI 00830.060</a>: Federal Tax Refunds and Advanced Tax Credits for SSI Income Purposes</p> <p><a href="#">SI 01130.676</a>: Federal Tax Refunds and Advanced Tax Credits for SSI Resources</p>

		August 13, September 15, October 15, November 15 and December 15.	
<p>Paycheck Protection Program (PPP): Wage Payments to Employees</p> <p>(See chart in C.1 for PPP loan forgiveness to business owners and self-employed)</p>	CARES Act, CAA and ARPA	Employees may benefit from their employer's PPP participation by receiving normal wage payments, paid time off or other leave, and continued health related benefits.	<p>Not pandemic-related disaster assistance.</p> <p>Payments are wages or leave payments. See <a href="#">SI 00820.005</a> for the treatment of sick pay.</p> <p>Follow existing instructions in <a href="#">SI 00820.135</a>, <a href="#">SI 00820.140</a>, and <a href="#">SI 00820.143</a> to document wage information. Special documentation is not required for wage payments or paid leave attributable to PPP loans.</p>
<p>Economic Injury Disaster Loan (EIDL) Program: Wage Payments to Employees</p> <p>(See chart in C.1 for EIDL loans and advances to business owners and self-employed)</p>	CARES Act, CAA and ARPA	Employees may benefit from their employer's EIDL participation by receiving normal wage payments, paid time off or other leave, and continued health related benefits.	<p>Not pandemic-related disaster assistance</p> <p>Payments are wages or leave payments. See <a href="#">SI 00820.005</a> for the treatment of sick pay.</p> <p>Follow existing instructions in <a href="#">SI 00820.135</a>, <a href="#">SI 00820.140</a>, and <a href="#">SI 00820.143</a> to document wage information. Special documentation is not required for wage payments or paid leave attributable to EIDLs</p>
<p>Qualified Disaster Loans to Retirement Plan Participants/ Qualified Disaster Distribution/Use of Retirement Funds</p>	CARES Act and CAA	This does not constitute paid assistance. It is merely a temporary relaxation of the regular rules for accessing your own retirement funds.	<p>Not pandemic-related disaster assistance.</p> <p>Develop according to: Per <a href="#">SI 00815.350</a>, proceeds of a loan are not income to the borrower because of the obligation to repay.</p> <p>Per <a href="#">SI 01110.200</a> and <a href="#">SI 01120.005</a>, any retained withdrawals count as a resource the month following</p>

			the month of the resource conversion.
Low Income Home Energy Assistance Program (LIHEAP)	ARPA	Low-income energy assistance.	Not pandemic-related disaster assistance.  Excluded from income per <a href="#">SI 00830.600</a> and excluded from resources per <a href="#">SI 01130.688</a> .
Low Income Home Water Assistance Program (LIHWAP)	ARPA	This new program functions much like LIHEAP.	Not pandemic-related disaster assistance.  Excluded from income and resources in the same manner as LIHEAP ( <a href="#">SI 00830.600</a> and <a href="#">SI 01130.688</a> .)
Corporation for National and Community Service (CNCS)	ARPA	This program increases funding to pay volunteers under chapter 66 of title 42 of the U.S. Code (the former ACTION programs).	Not pandemic-related disaster assistance.  Excluded from income and resources per <a href="#">SI 00830.610</a> and <a href="#">SI 01130.687</a> .
Emergency Broadband Benefit	ARPA and CAA	This program provides discounted broadband service rather than payments to an individual.  Emergency Broadband Benefit will provide a discount of up to \$50 per month towards broadband service for eligible households and up to \$75 per month for households on qualifying Tribal lands. Eligible households can also receive a one-time discount of up to \$100 to purchase a laptop, desktop computer, or tablet from participating providers if they contribute more than \$10 and less than \$50 toward the purchase price.	Not pandemic-related disaster assistance.  Not income or ISM. Not a resource.
Hazard Duty Pay / Premium Pay / Bonuses	N/A	For SSI eligibility and payment amount determinations, hazard pay and other premium wage payments due to the pandemic are	Not pandemic-related disaster assistance.  Follow existing instructions in

		subject to normal SSI income counting rules and treated as wages. For the treatment of such payments in making SGA determinations, see <a href="#">AM-20016</a> .	<a href="#">SI 00820.135</a> , <a href="#">SI 00820.140</a> , and <a href="#">SI 00820.143</a> to document wage information.
Paid Leave under the Families First Coronavirus Response Act (FFCRA)	FFCRA	Emergency sick leave or family leave paid under the FFCRA by the employer or by a third party (i.e. insurance company) based solely on the employer's contributions is considered wages.	Follow existing instructions in <a href="#">SI 00820.005</a> to document emergency paid sick leave or emergency paid family leave received under the FFCRA.

Direct all program-related and technical questions to your Regional Office (RO) support staff or Program Service Center (PSC) Operations Analysis (OA) staff. RO support staff or PSC OA staff may refer questions, concerns or problems to their Central Office contacts.

#### D. References

[AM-20016](#) Policies and Procedures for Determining Countable Earnings for Substantial Gainful Activity (SGA) Decisions

[SI 00820.005](#) Sick Pay

[SI 00820.135](#) Wage Verification and Reported Wages Over \$65 per Month

[SI 00820.140](#) Wage Verification - \$65 or Less

[SI 00820.143](#) Monthly Wage Reporting

[SI 00830.005](#) General Rules for Developing Unearned Income

[SI 00830.010](#) When to Count Unearned Income

[SI 00830.060](#) Federal Tax Refunds and Advanced Tax Credits for SSI Income Purposes

[SI 00830.175](#) Assistance Based on Need (ABON)

[SI 00830.230](#) Unemployment Insurance Benefits

[SI 00830.620](#) Disaster Assistance - Presidentially-Declared Disaster

[SI 01110.001](#) Role of Resources

[SI 01110.100](#) Distinction Between Assets and Resources

[SI 01110.600](#) First-of-the-Month (FOM) Rule for Making Resource Determinations

[SI 01120.005](#) Distinguishing Resources from Income

[SI 01130.620](#) Disaster Assistance

[SI 01130.676](#) Federal Tax Refunds and Advanced Tax Credits for SSI Resources

[SI 01130.700](#) Identifying Excluded Funds That Have Been Commingled With  
Nonexcluded Funds

[SI 01140.010](#) Resource Verification

[SI 01140.200](#) Checking and Savings Accounts