Division K of the Heroes Act would support and protect:

- **First responders and essential workers** by directing the use of the Defense Production Act to support production and distribution of key medical supplies and equipment related to the COVID-19 pandemic.

- **Renters and homeowners** by:
  - Creating a $100 billion Emergency Rental Assistance Fund and a $75 billion Homeowner Assistance Fund; extending and expanding the eviction and foreclosure moratorium to all renters and homeowners; standardizing mortgage forbearance and loss mitigation for all homeowners; and creating a liquidity facility for mortgage servicers and landlords dealing with unpaid rent and mortgage payments; and
  - Providing funding to keep rents affordable for HUD and USDA assisted residents, ensuring sufficient staffing and other resources for 3,500 senior and disabled resident communities, and providing funding for strong fair housing enforcement and robust housing counseling.

- **People experiencing homelessness** by providing $11.5 billion for Homeless Assistance Grants and $1 billion in new Section 8 vouchers.

- **Consumers** by suspending negative credit reporting and debt collection; ensuring forbearance and loan modifications for consumer debt with a temporary liquidity facility for creditors.

- **Students** by extending CARES Act consumer protections for federal student loan borrowers to economically distressed private student loan borrowers and forgiving up to $10,000 of their student loan debt.

- **Small businesses, minority-owned businesses and non-profits** by prohibiting debt collection; requiring forbearance and loan modifications on small business loans with a temporary liquidity facility for creditors; requiring the Federal Reserve to provide low-cost, deferrable loans to small businesses, nonprofits and public universities, including forgivable loans to nonprofits focused on low-income communities; and providing a safe harbor for legal cannabis businesses.

- **Community financial institutions** by providing $1 billion to the Community Development Financial Institutions (CDFI) Fund; and strengthening minority depository institutions (MDIs), CDFIs and impact depository institutions through partnerships, technical assistance and Federal deposits.

- **State, territory, tribal, and local governments** by directing the Federal Reserve to purchase bonds with maturities of up to 10 years issued by municipalities, including those with 50,000 or more people; and providing $5 billion for CDBG.

- **Taxpayers** by requiring the Treasury and financial intermediaries to submit detailed activity reports of CARES activities; and requiring the President to provide DPA reports related on immediate and long-term needs for medical equipment and supplies related to COVID-19 and plans to meet those needs.