

Spotlight on American Indians and Alaska Native Provisions



Securing today and tomorrow

Tribal Payment Exclusions Under COVID-19 Presidential Disaster Relief Funds

The Coronavirus Aid, Relief, and Economic Security Act (CARES Act) signed into law on March 27, 2020 provided for several types of disaster related assistance due to COVID-19. Later, both the Consolidated Appropriations Act, 2021 (CAA) signed into law on December 27, 2020 and the American Rescue Plan Act of 2021 (ARPA) signed into law on March 11, 2021 provided extensions and additional funding to several of these pandemic assistance programs. We recently changed our rules about what financial assistance can affect your eligibility for SSI or your monthly SSI payment amount.

Specifically, we no longer count the financial assistance listed below against your eligibility or payment amount. We are reviewing claims going back to the beginning of the COVID-19 pandemic to update our records. As a result, if you received one of these types of income, we may send you or your Representative Payee a letter explaining the change we made, or information we need. You do not need to do anything. We will reach out to you or your Representative Payee by mail as we review your case.

Effects of Covid-19-Related Financial Assistance

COVID-19 Disaster Related Assistance	Countable Income and Resources for SSI Purposes												
<p>Coronavirus Relief Fund for Tribal Governments, and Coronavirus State and Local Fiscal Recovery Funds</p> <p>An emergency payment provided to tribal governments navigating the impact of the COVID-19 outbreak. The tribes are responsible for disbursing the funds to tribal members and using the funds to assist their tribal community with obtaining the critical resources needed to combat the virus.</p>	<p>Excluded. Payments from Tribal governments to Tribal members that are funded by the Coronavirus Relief Fund established by the CARES Act, and Coronavirus State and Local Fiscal Recovery Funds, funded by the ARPA do not count as income and resources.</p>												
<p>Housing Assistance and Supportive Services Programs for Native Americans</p>	<p>Excluded. Payments from Tribal governments to Tribal members for these programs that are funded by the ARPA do not count as income and resources.</p>												
<p>Emergency stimulus payments to taxpayers and qualifying children in the household under CARES, CAA, and ARPA. "Taxpayers" for this purpose also includes Social Security and SSI beneficiaries who did not actually pay income taxes. Some taxpayers may receive less than the amounts shown in the table due to adjusted gross income limits.</p> <table border="1"> <thead> <tr> <th>Legislation</th> <th>Amount per Taxpayer</th> <th>Amount per each qualifying child</th> </tr> </thead> <tbody> <tr> <td>CARES</td> <td>\$1,200</td> <td>\$500</td> </tr> <tr> <td>CAA</td> <td>\$600</td> <td>\$600</td> </tr> <tr> <td>ARPA</td> <td>\$1,400</td> <td>\$1,400</td> </tr> </tbody> </table>	Legislation	Amount per Taxpayer	Amount per each qualifying child	CARES	\$1,200	\$500	CAA	\$600	\$600	ARPA	\$1,400	\$1,400	<p>Excluded. Pandemic related disaster assistance is excluded from income and resources.</p>
Legislation	Amount per Taxpayer	Amount per each qualifying child											
CARES	\$1,200	\$500											
CAA	\$600	\$600											
ARPA	\$1,400	\$1,400											
<p>Unemployment Compensation Benefits</p> <p>Emergency unemployment benefits for qualifying individuals who are out of work because of the COVID-19 pandemic.</p>	<p>Excluded. SSA will exclude all regular and pandemic unemployment during the pandemic period from income and resources. As pandemic-related programs end, we will resume normal income-counting rules for unemployment.</p>												
<p>Higher Education Emergency Relief Fund (HEERF)</p> <p>Emergency financial aid grants to students for expenses related to the disruption of school operations due to COVID-19.</p>	<p>Excluded. Pandemic related disaster assistance is excluded from income and resources.</p>												

COVID-19 Disaster Related Assistance	Countable Income and Resources for SSI Purposes
Paycheck Protection Program (PPP): Loan Forgiveness to Employers and Self-Employed Individuals	Excluded. Pandemic related disaster assistance is excluded from income and resources. However, any regular wage payments paid to employees that are funded by this program are counted as earned income to the worker.
Economic Injury Disaster Loan (EIDL) Program: Loans/Grants to Employers and Self-Employed Individuals /Grants	Excluded. Pandemic related disaster assistance is excluded from income and resources. However, any regular wage payments paid to employees that are funded by this program are counted as earned income to the worker.
Coronavirus Food Assistance Program – Direct Payments to Farmers and Ranchers	Excluded. Pandemic related disaster assistance is excluded from income and resources.
COVID-19 Veteran Rapid Retraining Assistance Program	Excluded. Pandemic related disaster assistance is excluded from income and resources.
COVID-19 Funeral Assistance	Excluded. Pandemic related disaster assistance is excluded from income and resources.
Emergency Rental Assistance Fund	Excluded. Pandemic related disaster assistance is excluded from income and resources.
Emergency Assistance for Rural Housing/Rural Rental Assistance	Excluded. Pandemic related disaster assistance is excluded from income and resources.
Homeowner Assistance Fund	Excluded. Pandemic related disaster assistance is excluded from income and resources.
Supporting Foster Youth and Families	Excluded. Pandemic related disaster assistance is excluded from income and resources.
Emergency Assistance to Children and Families through the Pandemic Emergency Assistance Fund	Excluded. Pandemic related disaster assistance is excluded from income and resources.
Farm Loan Assistance for Socially Disadvantaged Farmers and Ranchers	Excluded. Pandemic related disaster assistance is excluded from income and resources.
USDA Assistance and Support for Socially Disadvantaged Farmers, Ranchers, Forest Landowners and Operators, and Groups	Excluded. Pandemic related disaster assistance is excluded from income and resources.
State Stimulus Payments	Varies. Some exclusions may apply.

Frequently Asked Questions

Q. My monthly SSI payment amount was reduced because I receive(d) assistance listed above. Is there anything I need to provide to update my record?

A. You do not need to take any action. Social Security will contact you, or your Representative Payee if you have one, about restoring your SSI or payment amount.

Q. I am not currently receiving SSI, but I am interested in applying for benefits.

A. If you are not receiving SSI, and you receive, or you are thinking about applying for, any COVID-19 Disaster Related assistance listed above, you can apply for SSI without worry.

For more information: ssa.gov/people/aian

Email us at: ssa.tribal.communications@ssa.gov



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