

Direct Significant Emergency Healthcare Resources To The Most Vulnerable Black Americans Descended from Persons Enslaved in the U.S.

1. 1 POINT Immediate release of all current and historical federal data showing COVID-19 rates of infection, testing, treatment and recovery statistics by race and ethnicity/lineage with specific data collection for Black American descendants of Slavery.
2. 11 POINTS (TOTAL) Increased funding to State and Local governments to support:
 - a. Research and analysis into equity in COVID-19 rates of infection, testing, treatment and recovery rates with specific, explicit attention to Black American descendants of Slavery.
 - b. Accelerated and expanded free COVID-19 testing to the elderly, at-risk and uninsured/underinsured, as well as increased funding for accelerated and expanded testing for any comorbidities known to increase risk of infection, hospitalization or illness/death from complications due to COVID-19.
 - c. Accelerated and expanded free COVID-19 testing to potentially pre-symptomatic or asymptomatic Black American descendants of Slavery.
 - d. Accelerated free treatment to any COVID-19 positive Black American descendants of Slavery, as well as those testing positive for known COVID-19 comorbidities.
 - e. Accelerated and expanded free COVID-19 testing for Black American health care professionals descended from persons enslaved in the U.S., including birthing coaches.
 - f. Accelerated and expanded free COVID-19 testing for pregnant Black American mothers descended from persons enslaved in the U.S.
 - g. Utilization of professional Black American birthing coaches and birthing centers to perform low-risk births as alternatives to hospitalization which potentially expose Black American moms and newborns to COVID-19.
 - h. Accelerated and expanded free COVID-19 testing to Black American descendants of Slavery currently in law enforcement custody, State and Local jails or prisons.
 - i. [Release of anyone currently in law enforcement custody that would otherwise be out on bail were it not for inability to pay](#), as well as the release of [low level offenders to reduce the impact of COVID-19 spreading in jails or prisons](#).
 - j. Additional emergency outreach, shelter, testing and treatment resources targeting undomiciled Black American descendants of Slavery, including those living on the streets and in shelters and/or supportive, rehabilitation, or transitional housing.
 - k. Priority free access to new and more effective COVID-19 testing methods and technologies as soon as they become available.

3. 1 POINT Federal protection for Black American descendants of Slavery from medical abuse, including dangerous or harmful experimentation in treatment and vaccines for COVID-19.
4. 1 POINT Language creating a mechanism for Black American descendants of Slavery to report suspected medical discrimination related to COVID-19 directly to State and Federal health officials.
5. 1 POINT Provide immediate funding to states for the purchase and disbursement of preventative resources (facial masks, gloves hand sanitizers, Clorox or cleaning supplies) to the Black American descendants of Slavery who are at high risks (aged 60+) and/or live in densely populated areas.

Apply Significant Emergency Economic Resources To Stabilize And Protect Communities Of Black Americans Descended from Persons Enslaved in the U.S.

1. 1 POINT Immediate funding for emergency rental assistance covering all 2020 rent costs including back due rent for Black American descendants of Slavery facing housing-related financial challenges due to COVID-19.
2. 1 POINT Indefinitely extend the federal moratorium on evictions and foreclosures.
3. 1 POINT Federal protection against COVID-19 related eviction for residents of public housing.
4. 1 POINT Suspension of all bank and credit card overdraft and late fees for the 2020 calendar year at all federally insured banking institutions as well as other financial institutions directly receiving federal financial stimulus or participating in federal financial stimulus programs as a financial intermediary.
5. 1 POINT Additional Federal funding for direct, monthly cash disbursements for the duration of the 2020 calendar year to put cash in the hands Black Americans rendered unemployed and underemployed due to COVID-19, including unbanked/underbanked members of our community, as well as those who badly need economic support but likely didn't file taxes and may not have an address or bank account to receive funds.
6. 1 POINT Invest heavily to close the Racial (Lineage) Wealth Gap by passing proposals to directly combat [the financial asset \(wealth\) poverty that left so many Black American descendants of Slavery vulnerable to health and economic harm by COVID-19](#), including policies outlined within the [#ADOS Black Agenda](#) found <https://ados101.com/black-agenda>.

Invest Heavily To Save AndStrengthen Businesses Owned By Owned By Black Americans Descended From Persons Enslaved In The U.S.

1. 1 POINT Immediate collection and release of data showing CARES Act (PPP, EIDL) loan approvals rates, loan award totals, loan forgiveness rates, and number of applications to and from businesses owned by Black American descendants of Slavery.

2. 10 POINT Immediate establishment and funding of a grant fund for economic relief with specific, targeted set-asides for businesses owned by Black Americans descendants of Slavery. To be clear, this fund must issue grants not loans. Eligibility criteria for grant funding should:
- a. Target businesses with 5 or less employees.
 - b. Be directly funded and administered through SBA not a financial intermediary.
 - c. Include an application process that is simple and speedy.
 - d. Include fast, timely financial relief as well as cash upfront funding, not reimbursements.
 - e. Include businesses of all types, including businesses that do not own or rent a physical establishment such as online businesses, street/outdoor vendors, home-based businesses, sole proprietors, independent contractors, and the self-employed.
 - f. Not require any pre-existing relationship with SBA or any SBA approved or other lender.
 - g. Not be dependent on the ability of a business to qualify for any separate or related bank or lender funded SBA backed loans or other assistance.
 - h. Not require businesses be in 'good standing' or current on bills.
 - i. Not require businesses to have written sick leave policies.
 - j. Not exclude businesses receiving additional State or Federal funding or assistance.
3. 8 POINT Immediate establishment and funding of a new SBA direct lending program specifically for Black Americans descendants of Slavery, funded to an amount equal to no less than 15% of total annual appropriated SBA funds, subject to the following:
- i. All loans
 - 1. Directly funded by SBA.
 - 2. Interest free.
 - 3. Forgivable based on conditions.
 - 4. Funded immediately so that businesses are not receiving funding months after an application is submitted.
 - ii. No Loans shall not be dependent on borrowers ability to qualify for any separate bank or lender funded SBA backed loans.
 - iii. No Loans shall require any pre-existing relationship with SBA or any SBA approved or other lender.
 - iv. Lack of financial wealth including relatively low levels of sufficient collateral, property, credit or business/asset ownership shall not disqualify any otherwise eligible applicant.
4. 1 POINT Mandate that total grant funding appropriations at least equal total loan funding appropriations to ensure the majority of businesses owned by Black American descendants of Slavery get proper capital infusion.

5. __2 POINT__ When determining how much in grant or loan funding any single business receives:
 - a. Create and allow for alternative funding formulas that do not advantage businesses with more employees over businesses with less employees, and/or
 - b. Allow businesses that utilize independent contractors to include these workers in the calculation of any payroll based grant or loan award formula.
6. __1 POINT__ Allow for the combining of funding sources under this section and assurance that no combination of sources of funding under this section shall be mutually exclusive.
7. __1 POINT__ Ensure funding for any grant or loan program under this section is given priority and/or advance access to total available funds under all circumstances.
8. __1 POINT__ Immediate emergency Federal rental assistance for brick & mortar businesses owned by Black American descendants of slavery facing financial challenges due to COVID-19.
9. __1 POINT__ Provide for or subsidize adjusted repayment due dates on property taxes and commercial rent.
10. __1 POINT__ Provide for or subsidize the waiver of all business credit card overdraft fees and charges for one year.
11. __1 POINT__ Pass a moratorium on increasing unemployment insurance (UI) rates so that small/micro businesses do not have to pay higher premiums next year as a result of COVID-19.
12. __1 POINT__ Provide for or subsidize forbearance on all state-funded business loans, as well as business credit lines for one year.
13. __1 POINT__ Ensure small businesses that offer paid family medical and sick leave receive cash reimbursement, instead of quarterly tax credits.