

# 6 WAYS

THE AMERICAN RESCUE PLAN HELPS KENTUCKIANS



The American Rescue Plan Act (ARPA) provides immediate relief to Kentuckians facing the health and economic consequences of COVID-19. Many Kentuckians have already begun to see direct impacts in their bank accounts, through extended unemployment insurance, and increased assistance to pay for food, healthcare, and housing. ARPA also provides state and local governments with funding to invest in public health, child care, infrastructure, jobs, and more. Together, this relief will help Kentucky put the COVID-19 pandemic behind us, strengthen our economy, and build back better.

BELOW ARE 6 DIRECT WAYS MOST KY HOUSEHOLDS WILL GET HELP. **CHECK TO SEE IF YOU ARE ELIGIBLE!**

## Stimulus Checks



**WHAT IS IT?**

\$1,400 direct payments are being sent to 1.4 million Kentuckians to support economic recovery. Altogether, 92% of the state population will receive a total of \$5.7 billion.



**WHO DOES IT HELP?**

Children and adult dependents in households earning up to \$75,000 for individuals and \$150,000 for married couples. A family of four can receive up to a \$5,600 stimulus payment.



**HOW DO YOU GET IT?**

To receive the stimulus payment you must **file a tax return for 2020**, even if you don't usually pay federal taxes. Assistance is available for filing tax returns through **Voluntary Income Tax Assistance (VITA)** programs. Filers can also use free online tax filing services found on the **IRS website**.

**4.1**  
**MILLION**  
**KENTUCKIANS**  
**ARE ELIGIBLE FOR**  
**STIMULUS**  
**CHECKS**

## Child Tax Credits (CTC)



**WHAT IS IT?**

All parents will receive \$3,600 for children under 6 years old, and \$3,000 for children ages 6-17. This includes families with very low incomes who have not been eligible in the past. Households will now be able to receive the whole CTC as a direct payment, not just a credit against the taxes owed.



THIS CREDIT WILL REDUCE

**CHILD**  
**POVERTY**  
**BY 49%**



**WHO DOES IT HELP?**

1.1 million Kentucky children and their families are eligible for the expanded Child Tax Credit (CTC). In total, the expanded tax credit will send \$1.8 billion to Kentucky families and reduce child poverty by an estimated 49%.



**HOW DO YOU GET IT?**

To receive the credit, families will need to **file a 2020 tax return**, even if you don't usually pay federal taxes. Assistance is available for filing tax returns through **Voluntary Income Tax Assistance (VITA)** programs. Filers can also use free online tax filing services found on the **IRS website**.

## Marketplace Subsidies & Special Enrollment Period



**WHAT IS IT?**

More financial help is available to lower the cost of marketplace health insurance. Many Kentuckians will see large savings on monthly premiums.



**WHO DOES IT HELP?**

More than 122,000 Kentuckians are now eligible for new or enhanced subsidies on the marketplace. An estimated 7,100 Kentuckians are newly eligible for a \$0 premium marketplace benchmark plan on [healthcare.gov](https://healthcare.gov).

**7,100**  
**KENTUCKIANS**

ARE NOW ELIGIBLE FOR A

**\$0** **PREMIUM**  
— THROUGH —  
**HEALTHCARE.GOV**




**HOW DO YOU GET IT?**

You must **submit an application** to [healthcare.gov](https://healthcare.gov) by August 15, 2021. If you are already enrolled in a marketplace plan, simply **"report a change"** to update the application. Use the **find a kynector** tool to get local help.

# SNAP Food Assistance

SNAP ELIGIBLE HOUSEHOLDS WILL RECEIVE



# 15%

INCREASE IN **MAXIMUM BENEFITS** UNTIL **SEPT. 30, 2021**

## WHAT IS IT?

All SNAP eligible households will continue to receive benefits through September 30, 2021. Kentucky has also received additional funding to improve access to online grocery shopping.

## WHO DOES IT HELP?

As of February 2021, approximately 625,400 Kentuckians are receiving SNAP. As of March 2021, 203,885 households have gotten more grocery money due to the "max allotment". Beginning in late April 2021, the USDA will provide **max allotment** benefits to additional households with the lowest incomes. Many college students are also newly eligible for SNAP during the pandemic.

## HOW DO YOU GET IT?

**Apply today at [kynect.ky.gov](https://kynect.ky.gov).** Even if you have applied and been denied in the past, you may now be eligible. Stimulus payments and some unemployment insurance benefits will not be counted as income.


# P-EBT School Meals at Home

## WHAT IS IT?

The Pandemic Electronic Benefit Transfer (P-EBT) was established for families to get reimbursed for buying food to replace the free school meals children would have been receiving had they been in school during the COVID-19 pandemic.

THIS WILL HELP AN ESTIMATED

# 600,000 KIDS



GET SCHOOL MEALS AT HOME

## HOW DO YOU GET IT?

Eligibility is automatic for all of Kentucky's public and private school children who attended school virtually or through "hybrid" learning with a mix of virtual and in-person classes that receive free/reduced price meals through the National School Lunch Program (NSLP) and students enrolled in Community Eligibility Provision (CEP) schools. For children attending schools that are not CEP, families can submit an application to be approved for free/reduced price schools meals.

**Lost or discarded your P-EBT card, or want to check your balance?** Call **888.979.9949** for help.

**Was your child(ren) all-virtual, but received the hybrid amount or no P-EBT at all?** Call **855.306.8959** to request a reconsideration.

Additional information can be found here in [English](#) and [Spanish](#).

# Housing Relief

## WHAT IS IT?

ARPA makes an additional \$357 Million in housing assistance available to Kentuckians.

## WHO DOES IT HELP?

Up to 250,000 Kentucky families and their landlords are eligible for assistance. Additional funds are available to support people experiencing homelessness and people who are behind on mortgage payments.

## HOW DO YOU GET IT?

Apply for **rent relief** at the **Healthy at Home Eviction Relief Fund**. Apply for **homeowners assistance** at the **Kentucky Homeownership Protection Center**. To be directed to the regional **homeless service provider or local shelter**, contact **Homeless and Housing Coalition of Kentucky** at **502-223-1834**.

THE MAJORITY OF FUNDS WILL HELP PEOPLE

UP TO **80%**



OF AREA MEDIAN INCOME WHO **RENT THEIR HOMES**



For links to resources and a list of Frequently Asked Questions (FAQ) visit: [tinyurl.com/ARPAforKentuckians](https://tinyurl.com/ARPAforKentuckians)

