



# USET

SOVEREIGNTY PROTECTION FUND

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## COVID-19 Assistance Available to Individuals

While the various coronavirus relief aid packages enacted by Congress each contain relief and recovery funds and programs designed to be administered by Tribal Nations, there are also a variety of assistance programs administered by the federal and state governments available to our citizens on an individual basis. We know that many USET SPF Member Tribal Nations seek to assist their citizens in identifying and navigating all available benefits and relief. With this in mind, USET SPF provides the below summary of currently available COVID-19 relief and recovery resources for individuals and families. We will offer periodic updates to this list as further information becomes available. For questions or concerns, please contact USET SPF Senior Policy Analyst, Brian Howard at [bhoward@usetinc.org](mailto:bhoward@usetinc.org).

### Food and Nutrition Assistance

#### **Pandemic Electronic Benefit Transfer (P-EBT) – Increased by 15%**

Eligible school children will receive temporary emergency nutrition benefits loaded on EBT cards used to purchase food if their schools are closed and they would have received free or reduced-price meals under the National School Lunch Program. P-EBT benefits are available in any school year that the public health emergency declaration is in effect, as well as during any summer period following a school year during the public health emergency declaration. Tribal citizens can find out if their child/children are eligible for the P-EBT program by [clicking here](#) and selecting the state where the child/children’s school is located.

#### **Increased Value of the Supplemental Nutrition Assistance Program**

The Supplemental Nutrition Assistance Program (SNAP) was increased by 15% until September 2021. The SNAP program provides financial assistance to supplement the food budget of low-income individuals and families. Food items are specifically marked as eligible for purchase using SNAP assistance at local retail food stores and farmers markets, where applicable.

The temporarily increased maximum monthly SNAP allotment based on household size is as follows—

| People in Household    | Maximum Monthly Allotment |
|------------------------|---------------------------|
| 1                      | \$234                     |
| 2                      | \$430                     |
| 3                      | \$616                     |
| 4                      | \$782                     |
| 5                      | \$929                     |
| 6                      | \$1,114                   |
| 7                      | \$1,232                   |
| 8                      | \$1,408                   |
| Each additional person | +\$176                    |

*Because there is Strength in Unity*

For more information, please visit the U.S. Department of Agriculture's website by [clicking here](#). To find out individual eligibility for SNAP benefits, please [click here](#). To apply for SNAP benefits please visit the SNAP State Directory of Resources website by [clicking here](#).

## **Funeral Assistance**

### **Expanded Funding for FEMA Funeral Assistance**

Federal Emergency Management Agency (FEMA) funeral assistance is intended to help with expenses incurred for funeral services, cremation services, and interment for individuals that have passed from COVID-19 after January 20, 2020. Assistance covers up to \$9,000 for funeral costs for a single individual and up to \$35,500 for funeral costs related to multiple COVID-19 deaths within a family. Unfortunately, this FEMA Public Assistance was not expanded to provide reimbursement of funeral expenses incurred by Tribal Nation governments. Individuals must contact FEMA directly to apply for funeral assistance. For more information on COVID-19 funeral assistance, please visit FEMA's website by [clicking here](#).

## **Housing, Rental and Utility Assistance**

### **Emergency Housing Vouchers**

Recent COVID relief legislation provided the U.S. Department of Housing and Urban Development (HUD) \$5 billion to fund 70,000 housing choice vouchers to local Public Housing Agencies (PHAs) to assist individuals and families who are: homeless; at risk of homelessness; fleeing or attempting to flee domestic violence, dating violence, sexual assault, stalking, or human trafficking; or were recently homeless or have a high risk of housing instability. Low-income families may obtain a housing choice voucher from a local PHA if the family's income does not exceed 50% of the median income for the county or metropolitan area in which the family chooses to live. The PHA serving your local community can provide you with the income limits for your area and family size. Tribal citizens can find out if they are eligible for public housing assistance, such as the Emergency Housing Vouchers Program, by locating and contacting their local Public Housing Agency by [clicking here](#), or contacting their Local HUD Office by [clicking here](#). To view HUD's Housing Choice Vouchers Fact Sheet, please [click here](#).

### **Emergency Rental (and Utility) Assistance**

Emergency Rental Assistance (ERA) funds can provide an individual with direct financial assistance on rent, rental arrears, utilities and home energy costs, utilities and home energy costs arrears, and other expenses related to housing. ERA funds are available to individuals in two tranches known as ERA1 and ERA2.

For individuals to qualify for ERA1 they must meet the following requirements:

- One or more individuals within the household has qualified for unemployment benefits or experienced a reduction in household income, incurred significant costs, or experienced other financial hardship due to the COVID-19 pandemic;
- One or more individuals within the household can demonstrate a risk of experiencing homelessness or housing instability; and
- The household has a household income at or below 80% of the area median income.

For individuals to qualify for ERA2, they must meet the same requirements under ERA1. However, the Secretary of Housing and Urban Development may establish income ceilings higher or lower than the required 80% area median income for households required under ERA1. While there are some differences in eligibility between ERA1 and ERA2, the eligibility requirements are very similar. Treasury is seeking to implement ERA2 consistently with ERA to reduce administrative burdens for PHA grantees.

Treasury has provided a link for individuals to find assistance through ERA programs. Tribal citizens can apply for ERA assistance by [clicking here](#) and finding ERA programs in their local areas. Additional information from the U.S. Department of Housing and Urban Development can be found on its “Resources for Renters” website by [clicking here](#).

### **Emergency Broadband Benefit Program**

Recent COVID relief legislation provided \$3.2 billion in federal funding to the Federal Communications Commission (FCC) to assist families with broadband service costs and the purchase of computers or laptops. The Emergency Broadband Benefit (EBB) provides a discount of up to \$50/month towards broadband service for eligible households and up to \$75/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.

A household is “eligible” if a member of the household:

- Has an income that is at or below 135% of [the Federal Poverty Guidelines](#) or participates in assistance programs, such as SNAP, Medicaid, or Lifeline;
- Is approved to receive benefits under the free and reduced-price school lunch program or the school breakfast program, including through the U.S. Department of Agriculture Community Eligibility Provision in the 2019-2020 or 2020-2021 school year;
- Received a Federal Pell Grant during the current award year;
- Experienced a substantial loss of income due to job loss or furlough since February 29, 2020 and the household had a total income in 2020 at or below \$99,000 for single filers and \$198,000 for joint filers; or
- Meets the eligibility criteria for a participating provider’s existing low-income or COVID-19 program.

A household on “qualifying” Tribal lands is eligible for the EBB Benefit if a Tribal citizen participates in one or more Tribal Programs for “Residents of Qualifying Tribal Lands”:

- Bureau of Indian Affairs General Assistance;
- Tribal Head Start (only households meeting the relevant income qualifying standard);
- Tribal Temporary Assistance for Needy Families (Tribal TANF); and/or
- Food Distribution Program on Tribal Reservations.

**To check if your household qualifies and to apply for the EBB program, [please click here](#).** For more information on the FCC EBB program please visit the FCC’s website by [clicking here](#). For a list of broadband providers offering the EBB benefit, [click here](#).

### **Homeowner Assistance Fund**

The Homeowner Assistance Fund (HAF) will provide financial assistance for qualified expenses to homeowners who have experienced financial hardship after January 21, 2020. Homeowners will be eligible to access HAF funds from Tribal governments, or Tribally Designated Housing Entities, or state governments if their incomes equal to or less than 150% of the area median income, or 100% of the median income for the United States, whichever is greatest. Financial hardship experienced by homeowners includes job loss, reduction in income, or increased costs due to healthcare or the need to care for a family member. Tribal governments may also provide homeowner assistance to their citizens residing outside of the Tribal Nation’s jurisdictional boundaries.

Qualified expenses for HAF are for the purpose of preventing homeowner mortgage delinquencies, mortgage defaults, mortgage foreclosures, loss of utilities or energy services, and displacements of

homeowners experiencing financial hardship. Arrearages of qualified expenses are eligible under HAF regardless of the date they were incurred, including if they arose before January 2020.

HAF funds are still being distributed so it's uncertain when homeowners in any jurisdiction will be able to access HAF funds. States were required to submit their HAF Plans by August 20, 2021, while Tribal Nations, or Tribally Designated Housing Entities (TDHEs) (if either plan to apply for HAF), will have to submit their Notice of Funds Request by November 15, 2021. Eligible Tribal citizens can still access HAF funds through their respective states if their Tribal Nation or TDHE does not apply for the HAF program. To determine if you will qualify for HAF by having an income equal or less than 150% of the area median income, please view the U.S. Department of Housing's FY 2021 Homeowner Assistance Fund Income Limits website by [clicking here](#). For more information please visit Treasury's HAF website by [clicking here](#). For more information regarding eligible expenses please view Treasury's HAF Guidance by [clicking here](#).

### **Low Income Household Water Assistance Program**

Recent COVID relief packages have provided a combined \$1.2 billion in emergency funding for a new Low Income Household Water Assistance (LIHWAP) Program. This program will help consumers pay water and sewer bills and water and sewer arrears. The program is administered by the Department of Health and Human Services (HHS) and HHS required each state to designate a lead agency for the program by March 8, 2021. A list of each state agency administering the program, and how individuals can access this assistance has not yet been made publicly available, but it is recommended that individuals contact the state agencies that administer the Low-Income Home Energy Assistance Program (LIHEAP). Individuals seeking assistance from the LIHWAP can find their state agency administering the LIHEAP program by [clicking here](#). Additional program details on the LIHWAP program will be released soon by HHS and will be found on the Department's website by [clicking here](#).

### **Moratorium on Evictions During COVID-19 Pandemic**

The nationwide Centers for Disease Control and Prevention (CDC) eviction moratorium expired on July 31, 2021. However, on August 3, 2021, the CDC [issued](#) a revised eviction moratorium for counties experiencing substantial to high transmission levels of COVID-19. This revised eviction moratorium expires on October 3, 2021. To find out if your area is experiencing substantial to high COVID-19 transmission levels and is therefore eligible for the revised CDC eviction moratorium, please view the CDC's Data Tracker by [clicking here](#). To view the full CDC eviction order moratorium, please [click here](#). To qualify for protection under the revised CDC order a tenant, lessee, or resident of a residential property located in a substantial to high COVID-19 transmission area must provide a completed and signed copy of the [Eviction Protection Declaration Form](#). It is important to note that this is not "rental forgiveness" and rent will still be owed to a landlord. If you are having trouble paying your rent, utilities, or other housing costs the Consumer Financial Protection Bureau has created a [Rental Assistance Finder](#) for programs offered in a state or on Tribal Lands.

### **Temporary Assistance for Needy Families (TANF)**

Recent COVID relief legislation provided \$1 billion to the Temporary Assistance for Needy Families (TANF) program to aid individuals requiring housing facilities. TANF grantees must expend these funds to applicants by September 30, 2022. TANF recipients can use funds for assistance with food, housing, home energy, child care, and job training costs. For more information, please visit the U.S. Department of Health and Human (HHS) services by [clicking here](#). For families seeking TANF or Tribal TANF assistance in their local area please visit HHS's Office of Family Assistance website by [clicking here](#) and selecting a Tribal or state TANF/TTANF or general benefits office.

### **Health Insurance Assistance**

## **Lower Health Insurance Premiums**

Individuals enrolling in healthcare coverage through [healthcare.gov](https://www.healthcare.gov) will qualify to save money on their premiums, which will decrease by an average of \$50 per person per month and \$85 per policy per month. Four out of five enrollees in a healthcare plan through [healthcare.gov](https://www.healthcare.gov) will be able to find a plan for \$10 or less per month after tax credits and over 50% will be able to find a silver plan for \$10 or less per month. Enrollment in a new healthcare plan or changing plans due to the COVID-19 emergency has been authorized through August 15, 2021. For more information and to view healthcare plans please visit [healthcare.gov](https://www.healthcare.gov).

It is also important to note that American Indians and Alaska Natives (AI/AN) have special benefits for health coverage benefits and protections in the Health Insurance Marketplace. These include certain tax credits to lower your monthly premium based on income. If purchasing a Marketplace plan and your income is between 100% and 300% of the [federal poverty level](#), you can enroll in a “zero cost sharing” plan, meaning that you will not have to pay any out-of-pocket costs for deductibles, copayments, and coinsurance when obtaining care. If obtaining services from an Indian Health Care Provider, then you won't have any out-of-pocket costs for copayments, coinsurance, or deductibles, regardless of your income. AI/AN individuals may also enroll in a Marketplace plan at any time. For more information on specific Tribal benefits in the Health Insurance Marketplace, please [click here](#).

## **Tax Credits for Individuals and Families**

### **\$1,400 Economic Impact Payment**

The American Rescue Plan Act of 2021 (ARPA) authorized a third one-time economic impact payment for individuals in the amount of \$1,400 and \$2,800 for married couples filing a tax return jointly. An economic impact payment of \$1,400 is also authorized for each qualifying dependent with a valid social security number or adoption taxpayer identification number issued by the Internal Revenue Service (IRS). Most eligible individuals will receive their third payment automatically if they filed a 2020 tax return, or filed a 2019 tax return if their 2020 tax return has not been submitted or processed yet.

Additionally, the individual must not have an adjusted gross income or more than \$150,000 if married and filing a joint return, \$112,500 if filing as a head of household, or \$75,000 for eligible individuals using any other filing status. The IRS began mailing or direct depositing the economic impact payment to eligible individuals on March 12, 2021. Those who have not yet received a stimulus payment should visit the IRS Check my Payment Status Portal by [clicking here](#).

### **Increase for the Child Care Tax Credit**

ARPA expanded the Child Care Tax Credit to from \$2,000 to \$3,000 per child ages 6 through 17, \$3,600 for children under age 6, raised the age limit from 16 to 17, and made the credit fully refundable in 2021. All working families will get the full credit if they make up to \$150,000 for a couple or \$112,500 for a family with a single parent (also called Head of Household).

Beginning July 15, 2021, and continuing through the remainder of calendar year 2021, the Child Tax Credit will be made through advance monthly payments to qualifying families. Tax return and 2020 Economic Impact Payment information submitted to Treasury will be used to automatically enroll eligible families to receive advance payments. It is anticipated that 80% of families will receive the payments via direct deposit, while others will receive payments through the mail. Families and Heads of Households will receive \$250 per child between the ages of 6 through 17, or \$300 per child under the age of 6.

For more information on the Child Tax Credit, please visit the White House's Child Tax Credit website by [clicking here](#). To view a one-pager informational document on the Child Tax credit, please [click here](#). The Department of the Treasury also has information on regarding Child Tax Credit payments on its website and can be found by [clicking here](#).

### **Increase for the Dependent Care Tax Credit**

ARPA also increases the amount of the credit and eligible expenses for child and dependent care, modifies the phase-out of the credit for higher earners and makes it refundable. For 2021, the top credit percentage of qualifying expenses increases from 35% to 50%. Additionally, eligible families can claim a qualifying child and dependent care expenses of up to:

- \$8,000 for one qualifying individual, up from \$3,000 in prior years, or;
- \$16,000 for two or more qualifying individuals, up from \$6,000 before 2021.

The maximum credit in 2021 of 50% for one dependent's qualifying expenses is \$4,000, or \$8,000 for two or more dependents. Additionally, for 2021, the maximum amount of tax-free employer-provided dependent care benefits increased from \$5,000 to \$10,500. This means that an employee can set aside \$10,500 in a dependent care Flexible Savings Account if their employer offers one and if their employer adopts this change. For more information on Dependent Care Tax Credits, please visit Treasury's website by [clicking here](#).

### **Increase in the Earned Income Tax Credit**

The Earned Income Tax Credit for childless workers was also increased by up to \$1,000 and expanded the maximum age for claiming the credit. For more information please visit Treasury's website by [clicking here](#).

## **Unemployment and Paid Sick and Family Leave**

### **100% COBRA Premium Subsidy**

The American Rescue Plan Act of 2021 is providing a 100% COBRA premium subsidy for a six-month period from April 1, 2021 to September 30, 2021. COBRA is a federal law that may allow you to temporarily keep health coverage after your employment ends. The federal government is funding the continuation of COBRA coverage on behalf of eligible individuals and employers can claim the 100% reimbursement as a payroll tax credit. This means that the federal government will cover 100% of the costs of COBRA healthcare program, which is normally very expensive because the employee is responsible for 100% of the cost of a COBRA plan if they are not employed. Eligible employees can access the COBRA subsidy if they have (beginning April 1, 2021) been involuntarily terminated or have reduced work schedules that make ineligible for health coverage. Similarly, employees already enrolled in COBRA qualify for the premium subsidy.

A special COBRA health insurance enrollment period was also authorized to allow individuals who would have been eligible to enroll in COBRA coverage but did not enroll, as well as those enrolled in COBRA but then unenrolled, to join or re-join COBRA coverage. However, individuals cannot join COBRA if their coverage window has passed, which is either 18 or 36 months from their qualifying event, and coverage cannot extend beyond the original 18- to 36-month window. For more information on the COBRA premium subsidy, please visit the Department of Labor's website and view their Fact Sheet by [clicking here](#).

### **Extended Unemployment Benefits - \$300/week**

ARPA extended the federal Pandemic Unemployment Assistance benefits of an additional \$300 a week for individuals through September 6, 2021 and increased the total number of weeks assistance is available from 50 to 79. Tribal citizens should visit the Department of Labor's website by [clicking here](#) to find out if

they are eligible for assistance and receive instructions on how to apply. It is important to keep in mind, however, that some states have started phasing out their unemployment programs and they move to reopen businesses and rescind stay at home orders.

### **Extension of Credits for Paid Sick and Family Leave**

ARPA has extended the Families First Coronavirus Response Act (FFCRA) tax credits to September 30, 2021. Under FFCRA, individual employees are covered for up to two weeks (80 hours) of paid pandemic-related sick leave at the employee's regular rate of pay if they are unable to work because of COVID-19 quarantine or experiencing symptoms. Up to two weeks (80 hours) of paid pandemic-related sick leave is provided to employees and covers two-thirds of their regular pay if they are unable to work because they need to care for an individual subject to quarantine or care for a child whose school or childcare provider closes due to COVID-19. Up to 10 additional weeks of paid pandemic-related family medical leave is available at two-thirds of the employee's regular rate of pay if they are unable to work due to the need to care for a child whose school or childcare provider has closed due to COVID-19.

Individuals that would like to find out if they are eligible for paid sick and family leave under FFCRA can visit the Department of Labor's website by [clicking here](#) and filing out the questionnaire prompts. For more information on FFCRA please visit the Department of Labor's website by [clicking here](#).

### **Transportation to Vaccination Appointments**

#### **Free Uber and Lyft Rides to Vaccination Appointments**

On May 11, 2021 the Biden Administration [announced](#) a partnership with Uber and Lyft to offer free rides for individuals to get to their COVID-19 vaccination appointments. However, it is important to note that both Uber and Lyft are providing "free" rides that are capped at a certain price point. Uber will be providing up to 4 free rides (up to \$25 each way) to and from vaccination appointments. Lyft will also be providing up to 4 free rides (up to \$15 each way) to and from vaccination appointments and started on May 24, 2021 but does not have an end date listed on their website. For more information and to book a vaccination ride with Uber, [click here](#), and to book a vaccination ride with Lyft, [click here](#).