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Ayukii Tribal Community,

We hope you all are staying safe and healthy during these challenging times. We wanted to share a short list of programs that you can apply for as an individual that have become available under the American Rescue Plan (ARP). If you regularly file taxes and qualify, you may have automatically received the Child Tax Credit, the Earned Income Tax Credit, and the Economic Impact Payments. The Karuk Tribe Housing Authority is running an Emergency Rental Assistance Program (click [here](#)), but if you are not a Tribal Member/Tribal Descendant you can also search for your state and Emergency Rental Assistance Program and there may be a program for you to apply for, for example California has a program for those who qualify (click [here](#)), this link is for California as a whole, some jurisdictions have their own local program so look at this map (click [here](#)) to see if there is a local program you may need to access. We hope these programs can assist those in need, please reach out to us if you have any questions. Yôotva!

American Rescue Plan Act (ARP) Programs for Individuals to apply for:**Child Tax Credit (CTC)**

- Description: The ARP Child Tax Credit provides eligible families \$3,000 a year for each child between 6 and 17, and \$3,600 per year for each child aged 5 and under. Families making less than \$75,000 a year will receive the full payment, with the payments gradually diminishing for families making up to \$240,000 a year. Half of the CTC will be paid out in monthly payments and the other half will be paid out when families file their 2021 tax returns.

- How to Apply: If you have filed a tax return or received a stimulus check, you will automatically receive the payments. However, you can also apply for the CTC without filing a tax return by filling out a “non-filer” form. Those with at least one qualifying child and earning less than \$24,800 a year as a married couple, \$18,650 as a head-of-household, or \$12,400 as single-filer can apply by using the IRS non-filer sign-up tool (linked below).

- Deadline: Rolling – the first payments went out on July 15, 2021. Apply now!
- Website: <https://www.irs.gov/credits-deductions/child-tax-credit-non-filer-sign-up-tool>
- Questions about how to get your CTC?:

<https://www.consumerfinance.gov/coronavirus/managing-your-finances/child-tax-credit-flowchart/>

Earned Income Tax Credit (EITC)

- Description: The ARP Earned Income Tax Credit extension raises the maximum EITC for low to moderate income workers without children from roughly \$540 to \$1,500 and raises the qualifying

income cap to \$21,000. It also expands the age range of eligible workers to include younger adults aged 19-24 and older adults aged 65 and over.

- How to Apply: To claim the EITC you must file a tax return, even if you are not required to file.

If you have a qualifying child, you must file the Schedule EIC listing the children with either the Form 1040A or the Form 1040.

If you do not have a qualifying child, you can use the Form 1040EZ.

To assist you, there are free and virtual tax preparation services offered through the [Volunteer Income Tax Assistance \(VITA\) program](#).

- Deadline: You can e-file your 2020 tax return with no late filing penalties before October 15, 2021.

- Website: <https://www.benefits.gov/benefit/939>

- Questions about how to get your EITC?: <https://www.irs.gov/credits-deductions/individuals/earned-income-tax-credit-etc>

Economic Impact Payments (EIP)

- Description: The ARP Economic Impact Payments began rolling out in March 2021 and consist of direct payments of \$1,400 per single individual or \$2,800 for a married couple. Singles making \$75,000 or less, heads-of-household making \$112,500 or less, and married couples making \$150,000 or less will receive the full payments, with the payments gradually diminishing thereafter.

- How to Apply: If you have filed a tax return, you will automatically receive the payment the same way you receive your tax refund (direct deposit, check, pre-paid card). If you already receive federal benefits, you will also receive the payment the same way. However, if you don't typically file a tax return because your income is below tax-filing thresholds, you have two options: ▪ Use the IRS non-filer sign-up tool (linked below).

File a late 2020 tax return. You will face no late filing penalties if you have no balance due to the IRS. The "Recovery Rebate Credit" on Line 30 on the IRS Form 1040 is where you can claim any EIP you are eligible for but have not yet received. To assist you, there are free and virtual tax preparation services offered through the [Volunteer Income Tax Assistance \(VITA\) program](#).

- Deadline: Rolling – Apply now!

- Website link: [Child Tax Credit Non-filer Sign-up Tool | Internal Revenue Service \(irs.gov\)](#)

- Questions about how to get your EIP?: [Guide to second round of COVID-19 \(stimulus\) economic impact payments | Consumer Financial Protection Bureau \(consumerfinance.gov\)](#)

Emergency Broadband Benefit Program (EBB Program)

- Description: The ARP Emergency Broadband Benefit Program provides a temporary discount on monthly broadband bills for qualifying low-income households. Eligible households can receive up to \$75/month to discount broadband service and associated equipment rentals if your household is on qualifying Tribal lands and a one-time discount of up to \$100 for a laptop, tablet, or desktop computer (with a copayment between \$10-\$50). Only one EBB Program enrollment per household. Eligibility guidelines can be found [HERE](#).

- How to Apply:

Eligible households must both apply for the program and contact a participating provider to select a service plan. There are three ways to apply:

1. Contact a [participating broadband provider](#) directly to learn about their application process. If you are unable to apply through them directly, you will have to apply using option 2 or 3 below, and then contact a participating provider to select an eligible plan.
2. Go to [GetEmergencyBroadband.org](https://www.getemergencybroadband.org) to apply online and to find participating providers near you. After you apply, you will have to contact a participating provider to select an eligible plan.
3. **Call 833-511-0311 for a mail-in application or print a copy**, and return it along with copies of documents showing proof of eligibility to: • Emergency Broadband Support Center
P.O. Box 7081 London, KY 40742

For Options 2 and 3: After you received a notice that you have qualified for the program, households must contact a participating provider to select an Emergency Broadband Benefit eligible service plan.

Deadline: The program will end when it runs out of money or six months after the Department of Health and Human Services declares an end to the COVID-19 health emergency, whichever is sooner.

- Website: <https://www.fcc.gov/broadbandbenefit>
- Questions about how to access the EBB program?: <https://www.fcc.gov/consumer-faq-emergency-broadband-benefit>

Emergency Rental Assistance (ERA)

- Description: The ARP Emergency Rental Assistance program allows local programs to cover rent, utilities, and home energy costs. This includes electricity, gas, fuel oil, water and sewer, and trash removal. If your landlord normally pays for utilities or home energy costs, these are counted as part of your rent. Rental assistance can also cover reasonable late fees, internet service to your home, and moving expense and other rental-related fees (security deposits, application fees, etc.) for families who have to move. Eligibility is based on experiencing COVID-19 hardship (like loss of income or employment, or owing a large expense), housing instability, and income level. More information on eligibility can be found [HERE](#).

- How to Apply: To apply visit the [CFPB's Find Rental Assistance Programs Tool](#) and search for your local programs. Karuk Tribal Members/Tribal Descendants will find the application through the Karuk Tribe Housing Authority [HERE](#).

You can initiate the application and, in some cases, your landlord may have already applied and you will need to complete your portion of the application. In some areas, you can receive the rental assistance directly, while in others payments go directly to the landlord. If you cannot find a program in your area, call 2-1-1 or your local housing authority for assistance. When applying, you will need to demonstrate that your income is eligible (ex. Unemployment benefits document, pay stubs, a statement from your employer) and that you're experiencing housing instability (ex. Past due utility or rent bill or eviction notice, proof that you live in unsafe or unhealthy living conditions). Note: In some states and cities, tenants are protected by an eviction moratorium or a rental assistance application can halt an eviction case. Check with your local legal aid office for information.

- Deadline: Rolling – Apply now!

- Website: Program website varies by location. Use the [CFPB Tool](#) to find a link for your local program.
- Questions about how to get ERA?: Contact your local program or housing authority.

Homeowner Assistance Fund (HAF)

• Description: The ARP Homeowner Assistance Fund will provide financial assistance for qualified expenses to homeowners who have experienced financial hardship and with incomes equal to or less than 150 percent of the area median income for their household size or 100 percent of the median income for the United States, whichever is greater. Qualified expenses include mortgage delinquencies, defaults, foreclosures, loss of utilities or home energy services, and displacement. HAF funds have not yet been fully distributed to administering programs but once opened, eligible Tribal citizens may apply for their tribe or tribally designated housing authorities' program or a local program.

• How to Apply: HAF is accessed through Tribal and local programs. For example you can monitor the state of California's Homeowner Assistance Fund webpage [HERE](#).

- Deadline: TBD
- Website: <https://home.treasury.gov/policy-issues/coronavirus/assistance-for-state-local-and-tribal-governments/homeowner-assistance-fund>
- Questions about HAF?: <https://home.treasury.gov/system/files/136/HAF-Guidance.pdf>