COVID-19: Help for West Virginians

Rent and Utilities:

Mountaineer Rental Assistance Program (MRAP) - www.wvhdf.com or call 211

If you are eligible, MRAP provides financial help to low-income renters struggling to pay rent or utility payments because of the impact of COVID-19. Help can be applied to <u>past due</u> rent and/or utilities dating back to 4/1/20 and up to 3 months future rent. Apply online with the WV Housing Development Fund or dial 211 for a paper application or if you have questions.

Temporary Order Stopping Eviction for Non-Payment of Rent:

CDC Order- https://www.cdc.gov/coronavirus/2019-ncov/covid-eviction-declaration.html

To stop the spread of COVID-19, this is a federal order that can protect renters who are being evicted for not being able to pay rent if they meet certain conditions. If eligible, the order stops evictions until <u>June 30, 2021</u>. You must submit a Declaration Form to your landlord. You will still owe unpaid rent. Go to the CDC website for the order and Declaration Form.

Internet:

Emergency Broadband Benefit- https://getemergencybroadband.org/ or call 1-833-511-0311

This program provides a discount of up to \$50 a month to help low-income households pay for internet service. A one-time discount of up to \$100 for a laptop, tablet or computer is available. It is a temporary program that will end when the funds are used. More information on eligibility and the application can be found at the website or by calling.

Help if you lost your job or have reduced wages:

Unemployment Compensation- https://workforcewv.org/ or 1-800-252-JOBS

Unemployment provides temporary financial help to individuals who have lost their job through no fault of their own. During COVID-19 the program has been expanded to (1) cover people who are self-employed, (2) cover people for a longer time and (3) provides a higher amount of financial help than normal. These extra benefits end 6/19/21 in WV. Apply online or call.

Stimulus Check:

Economic Impact Payments- https://www.irs.gov/coronavirus/economic-impact-payments

The IRS sent out payments in April/May 2020 (\$1,200 for individual), Dec. 2020/Jan. 2021 (\$600), and March/April 2021 (\$1,400) to eligible households, with different amounts/rules for children and dependents. If you did not receive payments, you should file taxes this year even after the tax deadline. Claim the Recovery Rebate Credit on your tax return. Even if you have no income, you are entitled to payment. Find free tax help: In person: VITA-https://irs.treasury.gov/freetaxprep/ Online: https://www.irs.gov/filing/free-file-do-your-federal-taxes-for-free

Food:

- Food Stamps (SNAP)- Apply: https://www.wvpath.org
 - Provides nutrition benefits to low-income families so they can purchase food. To help get through COVID-19, SNAP is providing an additional \$28 per person each month until 9/30/21.
- P-EBT- https://wvde.us/wv-pebt/ (Don't need to apply) or 304-756-5431
 Provides nutrition assistance on an EBT card that can be used to purchase groceries for families with school children who qualify for free/reduced lunch when school is out of session due to COVID-19. Many counties in West Virginia automatically qualify for P-EBT for all students. This

program also helps families with children under 6 who receive food stamps, even though they are not yet in school. Payments are being authorized periodically. Keep your EBT card.

• WIC- https://wvwichousehold.wvdhhr.org/

Provides nutrition support for pregnant women, breastfeeding women, women who had a baby within the last 6 months, infants, and children under the age of 5. To help get through COVID-19, the amount of fresh fruits and veggies a recipient can purchase is increased by up to \$35 per person per month until 9/30/21.

Health Insurance:

- Insurance Marketplace- Help with Premiums: https://www.healthcare.gov/ or 1-800-318-2596
 If you do not qualify for Medicaid, you can purchase health insurance through the Marketplace, and get tax credits to help lower your premium. To help get through COVID-19, more people qualify for tax credits for health insurance purchased through the Marketplace. Some people may not have to pay any premiums through 2022. Open enrollment extended through 8/15/21.
- COBRA Premium Help (If you lost your job or had work hours cut): COBRA allows certain people to extend employer provided health insurance when they lose their job/cut work hours. To help get through COVID-19, people may be eligible for help with health premiums if they take COBRA continuation coverage. This help is available from 4/1/21 through 9/30/21. You should get a notice from your employer about your eligibility.
- COVID-19 Vaccines are Free! Sign up: 1-833-734-0965 or https://dhhr.wv.gov/covid-19/pages/vaccine.aspx

The federal government is providing the COVID-19 vaccine for free, even if you don't have health insurance. You cannot be charged for the vaccine or administration costs.

Fully Refundable Tax Credits- Money for You and Your Family:

Expanded Child Tax Credit: https://www.irs.gov/credits-deductions/advance-child-tax-credit-payments-in-2021

For 2021, the Child Tax Credit has been expanded to help parents with children. If you are eligible for the full credit, the IRS will refund you \$3,600 for kids 0-5 years old and \$3,000 for kids 6-17. Reduced payments for higher incomes. For some, partial payments of the credit will be made monthly starting in July 2021. The rest will be refunded when you file 2021 taxes, in 2022. You do not need to have income from work or benefits to get this credit. File taxes to get the credit. Find free tax help: In person: VITA- https://irs.treasury.gov/freetaxprep/ Online: https://www.irs.gov/filing/free-file-do-your-federal-taxes-for-free

Help with Funeral Costs:

COVID-19 Funeral Assistance: https://www.fema.gov/disasters/coronavirus/economic/funeral-assistance or 1-844-684-6333

FEMA is providing financial help for COVID-19 related funeral expenses that were incurred after 1/20/20. You will need to provide documentation showing that the death was attributed to COVID-19 and proof of expenses. Apply by calling. More information on eligibility is online.

Find Local Help:

Dial 211: https://www.wv211.org/

Many local organizations are offering help with food, housing assistance and more. Dial 211 or go to their website to find more information about assistance that may be available to help you in your community.

Information provided by Legal Aid of West Virginia

1-866-255-4370 www.lawv.net