

What the American Rescue Plan means for Maine

The American Rescue Plan (ARP) will provide life-changing relief to Mainers who are struggling to rebuild their economic security because they're facing eviction, hunger, job loss, and more.

The **ARP** will invest [more than \\$6 billion](#) in Maine that will dramatically reduce financial stress, hunger, housing insecurity, and health care costs for many and set the stage for a stronger and more equitable recovery. **State level action will be key** to optimizing the full impact of the **ARP** here in Maine.

PROVISION	FOR MAINERS	STATE IMPACT
<p>Child Tax Credit Will dramatically reduce child poverty and increase equity.</p> 	<p>Additional relief of up to \$1,600 per child will go to the families of 229,000 children in Maine. Find out how much help you might qualify for with this child tax credit calculator.</p>	<p>An estimated 75,000 children under age 17 will now benefit from the Child Tax Credit who did not before.</p> <p>This will help 21,000 children under 18 living in poverty and will lift 10,000 children out of poverty.</p>
<p>Earned Income Tax Credit (EITC) Will dramatically reduce child poverty and increase equity.</p> 	<p>Additional relief of up to nearly \$1,000 through the EITC will go to 93,000 workers in Maine, including many working in frontline "essential" jobs.</p> <p>For workers without children, the maximum will increase to roughly \$1,500 and raise the income limit to at least \$21,000.</p>	<p>The age range of workers without children eligible will expand to include younger adults 19-24 who aren't full-time students, as well as people 65+ Top occupations that would benefit include cashiers, food preparers and servers, and home health aides. These workers often lack benefits such as paid sick days.</p>
<p>Stimulus Payments A one-time payment of \$1,400 to adults and their dependents</p> 	<p>The full amount goes to individuals making \$75,000 or less, head of household making \$112,500 or less, couples filing jointly making \$150,000 or less. <i>The stimulus payment phases out for people with higher incomes.</i></p> <p>People who are below the tax filing threshold due to low income will need to file taxes to get the stimulus payment.</p>	<p>An estimated 659,989 households in Maine are eligible to receive this help, meaning that about \$1.65 billion will come to Maine in the form of stimulus payments.</p> <p>More than 925,500 adults and 284,500 children qualify in Maine. This is 90% of all adults in the state and 87% of all children in the state.</p>
<p>TANF Emergency Assistance A Pandemic Emergency Fund to provide short-term benefits, like cash and vouchers, to eligible families with low incomes.</p> 	<p>Must go to families with children with low incomes who are TANF eligible, but is not limited to people receiving TANF cash assistance.</p> <p>Eligibility for an emergency in the form of cash is limited to people who are citizens or who have an eligible immigration status, but Maine can use funds to provide benefits that are considered non-cash in-kind emergency disaster relief, such as payments made directly to landlords or other emergency needs, regardless of immigration status.</p>	<p>Maine will receive \$3,850,659 to provide this assistance.</p> <p>The program design is up to Maine and it will be important to ensure that this help reaches those who need it most, including Mainers who are immigrants who have not been able to access other kinds of aid.</p>

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Addressing the Housing Crisis in Maine

The Rescue Plan includes critical housing assistance for Mainers who are struggling to pay rent and avoid eviction, and badly needed funds for communities to address homelessness during the pandemic.

- » **\$152 M for Emergency Rental Assistance** for the existing Maine Covid Rent Relief Program. The additional funds will extend the total assistance to 18 months, and can open up the program to more people. For more Information please visit [Maine Housing's Emergency Rental Assistance Page](#).
- » **\$25 M for Emergency Housing Vouchers for those who are Homeless or at Risk of Homelessness.** Funds tenant-based rental assistance for those who (1) are homeless, (2) are at risk of homelessness, and (3) are recently homeless.
- » **\$100 M for housing counseling services** through HUD-certified housing counselors for families facing eviction and foreclosure. For a [list of Housing Counseling Providers in Maine click here](#).
- » **\$16 - \$25 M for Homelessness Assistance and Supportive Services** Program through 9/30/2025 which includes homeless services, acquisition and creation of non-congregate shelter.
- » **\$50 M for a Homeowner Assistance Fund** for mortgage payment assistance, financial assistance to help reinstate mortgage, reduce debt, and provide utility assistance that will target people with lower incomes. Please call [the foreclosure prevention hotline](#) if you are having trouble making mortgage payments.
- » **\$20 M for anti-discrimination fair housing enforcement activities.**
- » **Rural Housing Emergency Assistance** – Housing Development Focused funds that will provide grants and other loan assistance to preserve rural affordable housing.
- » **Tribal Community Development Block Grants**

Affordable Health Care for Maine

The ARP will make comprehensive health coverage more affordable and accessible for Mainers during the current crisis. (For more on the health care proposals see the [Center on Budget and Policy explainer](#)).

- » Marketplace health insurance premiums will **go down for thousands of Mainers**. For example, a 60-year old couple earning \$75,000 per year will see a **\$1,338 reduction** in their monthly payment.
- » Maine could opt to extend health coverage post-partum **from 60 days to 12 months** and receive this federal match for **five years**. Based on initial estimates, approximately **700 people could benefit** from this extended coverage.
- » Maine quickly acted to provide coverage for COVID-19 testing for people who are uninsured. Provisions in the ARP would allow Maine to ensure cost is not a factor in accessing vaccinations or treatment for COVID-19.
- » Increases financial incentives for the 14 states that have not implemented Medicaid expansion to do so, which could provide critical coverage to nearly 4 million uninsured people. Hopefully other states will follow Maine in expanding Medicaid, which is [now providing health coverage to 73,148 Mainers during the pandemic](#).

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Expanded and Extended Unemployment Benefits

The ARP will extend the federal unemployment benefits that were previously increased and extended in the December 2020 federal relief package.

- » [27,748 Maine workers would have lost unemployment benefits](#) this March if the ARP had not extended them.
- » Continues the **Pandemic Unemployment Assistance (PUA) program**, which expands benefit eligibility to more jobless workers.
- » **The first \$10,200 of unemployment payments from 2020 are tax-free.** This is limited to those earning less than \$150,000/yr.
- » These provisions are now slated to expire in early September.

Increased Food Security

The ARP will extend and expand food assistance to help address today's extraordinarily high levels of hunger and hardship.

- » An estimated [154,000 Mainers will get more help affording food](#) during the pandemic.
- » On average Mainers getting Food Assistance will get **\$28 more dollars a month** for food costs.
- » **20% of Mainers getting this help** are at or below 50% of the federal poverty line.
- » **55% of households** that will get this additional help in Maine **are households with children.**

There are other provisions that will make improvements in **LIHEAP, child care, education**, and more. For more details on these provisions and more please see the [Center on Budget and Policy Priority's overview](#).