



YOU may qualify for a Federal stimulus program!

This list of opportunities is provided by **Louisville at Work**, representing the federal stimulus program in the Metro area.

www.louisvilleky.gov/recovery/

Home Performance with Energy Star

- What is it?** Provides an energy audit & recommends improvements.
Who can apply? Individual Homeowners and Contractors
Where can I learn more? www.energystar.gov/index.cfm?c=home_improvement.hm_improvement_hpwes.
<http://kentuckyatwork.ky.gov/Pages/default.aspx>

Educational Vouchers for Technical and Vocational Training

- What is it?** Provides funding for course, job training, education, books, and supplies.
Who can apply? Laid-off Workers
Where can I learn more? KentuckianaWorks, 410 West Chestnut St. Suite 200 (502) 574-2500
www.kentuckianaworks.org/

\$8,000 First Time Home-Buyer Tax Credit

- What is it?** One-time refundable tax credit.
Who can apply? Qualified First-Time Home Buyers
Where can I learn more? Real estate agents, loan officers, accountants.
www.federalhousingtaxcredit.com/2009/index.html

First Home Advantage Program

- What is it?** Loans of up to \$4,500 for down payment and closing costs.
Who can apply? Qualified First-Time Home Buyers
Where can I learn more? Kentucky Housing Corporation (502) 564-7630
www.kyhousing.org/full.asp?id=1262

Weatherization Assistance

- What is it?** Helps residents make their homes more energy efficient and lower utility bills.
Who can apply? Income-eligible residents
Where can I learn more? Housing & Family Services, 745 West Main St., Louisville, Kentucky 40202
Phone: (502) 574-3107; TDD: (502) 574-3749; Fax: (502) 574-4199
www.louisvilleky.gov/Housing/Weatherization+Assistance.htm

Emergency Assistance Program

- What is it?** Provides rental assistance such as deposits and moving costs.
Who can apply? Families in financial crisis
Where can I learn more? Housing & Family Services, 745 West Main St., Louisville, Kentucky 40202
Phone: (502) 574-3107; TDD: (502) 574-3749; Fax: (502) 574-4199
www.louisvilleky.gov/HumanServices/EmergencyFinancialAssistance/

COBRA Health Insurance

- What is it?** Helps pay monthly health insurance premiums
Who can apply? Eligible individual who have involuntarily lost their jobs
Where can I learn more? www.cobrainsurance.com/help/questions/1324/

HVAC Improvement Credits

- What is it?** Tax credits for installation of energy efficient or alternative energy equipment
Who can apply? Homeowners
Where can I learn more? http://www.energystar.gov/index.cfm?c=products.pr_tax_credits

Economic Recovery Payments

- What is it?** \$250 one-time payment to be issued in May and June of 2009
Who can apply? Social Security Recipients, Railroad Retirees, & Veterans
Where can I learn more? www.socialsecurity.gov/pubs/10519.pdf

Making Work Pay Credit

- What is it?** A credit to working Americans, up to \$400/individual or \$800/family
Who can apply? Eligible workers through changes in withholding tables
Where can I learn more? Louisville Asset Building Coalition (502)292-6182, <http://www.labcservices.org/http://www.irs.gov/newsroom/article/0,,id=204447,00.html>

Increase in the Earned Income Tax Credit (EITC)

- What is it?** 45% of first \$12,570 for families with 3+ children, phaseout for married couples filing jointly is increased by \$1,880
Who can apply? Families with 3+ children, married couples filing jointly will benefit
Where can I learn more? Louisville Asset Building Coalition (502)292-6182, <http://www.labcservices.org/http://www.irs.gov/individuals/article/0,,id=130102,00.html>

Temporary Suspension of Federal Taxation of Unemployment Benefits

- What is it?** For 2009, the taxation of the first \$2,400 of unemployment benefits is untaxed
Who can apply? Unemployed individuals claiming unemployment benefits
Where can I learn more? Louisville Asset Building Coalition (502)292-6182, <http://www.labcservices.org/>

Increased Eligibility for Refundable Portion of the Child Tax Credit

- What is it?** For 2009 and 2010, 15 percent of earned income above \$3,000 is refundable
Who can apply? Taxpayers filing the Child Tax Credit in 2009 and/or 2010
Where can I learn more? Louisville Asset Building Coalition (502)292-6182, <http://www.labcservices.org/>

American Opportunity Tax Credit

- What is it?** Tax credit on 100% of first \$2,000 and 25% of next \$2,000; 40% refundable
Who can apply? Parents and students with college expenses may qualify for a credit
Where can I learn more? <http://www.irs.gov/newsroom/article/0,,id=205674,00.html>

Computers as Qualified Education Expenses in 529 Education Plans

- What is it?** Computers now qualify as expenses for 529 education plans
Who can apply? 529 education plan users
Where can I learn more? Your 529 plan manager, local bank or credit union
<http://finance.senate.gov/press/Bpress/2009press/prb021209.pdf>

Sales Tax Deduction for Vehicle Purchases

- What is it?** Deduct state and local excise taxes for 2009 vehicle purchases for part <\$50,000
- Who can apply?** Taxpayers who purchase a vehicle in 2009
- Where can I learn more?** Louisville Asset Building Coalition (502)292-6182, [http://www.labcservices.org/
http://finance.senate.gov/press/Bpress/2009press/prb021209.pdf](http://www.labcservices.org/http://finance.senate.gov/press/Bpress/2009press/prb021209.pdf)

Plug-In Drive Vehicles

- What is it?** Base of \$2,500 plus bonuses for increased efficiency
- Who can apply?** Taxpayers who purchase and put in service a vehicle after January 1, 2010
- Where can I learn more?** <http://www.energy.gov/taxbreaks.htm>

AMT Relief Extended

- What is it?** Alternative Minimum Tax exemption is raised to \$70,950 for joint filers and to \$46,700 for individuals
- Who can apply?** Taxpayers who use the AMT will benefit from this relief for the 2009 tax season
- Where can I learn more?** Louisville Asset Building Coalition (502)292-6182, [http://www.labcservices.org/
http://finance.senate.gov/press/Bpress/2009press/prb021209.pdf](http://www.labcservices.org/http://finance.senate.gov/press/Bpress/2009press/prb021209.pdf)