Federal Funding to Address Homelessness and COVID-19: Ask the Experts

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Housekeeping & Announcements

• All attendees are on mute, and video options are turned off.
• The Zoom Chat function has been disabled. Please enter your questions in the Zoom Q&A box.
• NHCHC’s COVID-19 Town Hall Series: Avoiding Civil Detention: Responding to Clients Who Violate Isolation Orders - FRIDAY, APRIL 24th 1:00pm EST - https://events-na5.adobeconnect.com/content/connect/c1/940408314/en/events/event/shared/default_template/event_landing.html?scoid=2312216470
• Join the Ending Homelessness Forum - https://forum.endhomelessness.org/login
ECONOMIC IMPACT PAYMENTS
Roxy Caines, Center on Budget & Policy Priorities
What Are Economic Impact Payments?

- Other names
  - Stimulus checks
  - Recovery rebates
  - Stimulus payments

- Temporary tax credit

- Non-taxable money

- Will not impact federal benefit programs like SNAP, Medicaid or TANF
Who’s Eligible for Economic Impact Payments & How Much are They Worth?

• Payment Value
  • Up to $1,200 for individuals or $2,400 for married couples filing jointly
  • Up to $500 is provided for each qualifying child

• Income
  • No minimum income
  • Full payments for people with Adjusted Gross Income up to:
    • Individuals – $75,000
    • Married filing jointly – $150,000
  • Partial payment for higher incomes
    • No payment for filers without children with income above:
      • Individuals - $99,000
      • Married filing jointly - $198,000
    • May still be able to get payment for qualifying children

• Social Security Numbers
  • Required for both spouses (one for military) and qualifying children
    • Adoption Taxpayer Identification Number (ATIN) is acceptable for a qualifying child

• Qualifying Child
  • Must be a dependent under 17
    • If someone is claimed as a dependent on a tax return, that person is ineligible to receive a payment for themselves
    • If a child has an Individual Taxpayer Identification Number (ITIN), the family can still get the payment, but not the money for the child
How do People Get Economic Impact Payments?

• **Automatic payments or:**
  • Eligible people who filed a 2018 or 2019 tax returns
  • Social Security recipients, railroad retirees, Social Security Disability Insurance (SSDI), Supplemental Security Insurance (SSI), and Veterans Affairs (VA) beneficiaries

• **Others will need to take action!**
  1. File a 2019 tax return
     • people who are required or may benefit
     • Tax filing deadline extended to July 15
  2. Complete a simple form
     • Non-filers can use a form to get their payment
       • Asks for an email address to create an account and info about the person and any qualifying dependents

• **Some non-filers may benefit from filing a tax return**
  • Tax year 2019 filing threshold:
    • Single – income above $14,200
    • Married filing jointly – income above $24,400

• The IRS will deliver payments through direct deposit or mail a paper check
Navigating Challenges: People Who Don’t Have a Bank Account

• Options to get Economic Impact Payments:
  • Direct deposit
  • Bank account
    • Cities for Financial Empowerment Fund
    • Safe affordable accounts that meet national standards:
      • https://joinbankon.org/coalitionmap/
  • Prepaid debit card
  • CashApp
  • Paper check

• Inactive bank accounts

• “Borrowing” bank accounts
Navigating Challenges: People Who Haven’t Filed Taxes Recently

• **Owe Money**
  - Back taxes, student loan debt or an IRS installment plan
  - Child support
  - Private creditors and financial institutions

• **Need Help**
  - Volunteer Income Tax Assistance (VITA) sites
    - [getyourrefund.org](http://getyourrefund.org)
  - Online free tax filing
    - [MyFreeTaxes.com](http://MyFreeTaxes.com)
    - IRS Free File
    - Local organizations & agencies
Navigating Challenges: Address Changes

• Moved since filing a 2019 tax return
  • Update address through the post office

• Lack a permanent mailing address
  1. Use the address of a trusted family member or friend (with their consent)
  2. Find an organization or agency that allows people to use their address for tax purposes
    • Shelters
    • Health care clinics
    • Drop-in day centers
    • Community Action Agency
    • Salvation Army

• The IRS will deliver checks and notices to P.O. boxes
What Else do You Need to Know & Share?

• **Tracking Payments**
  - **Get My Payment Tool**
    - Check the date when the payment is scheduled to be deposited or mailed
    - Provide bank account information for direct deposit
  - **Review IRS notice**
    - The IRS is required to mail a notice within 15 days after the payment is made to the last known address for each tax filer that includes:
      1. Payment amount
      2. Payment method of delivery
      3. IRS contact number for questions about an undelivered payment

• **Scams**
  - **Let people know:**
    - The IRS does not contact people by phone, text, or email
    - Do not share personal information, especially banking details and social security using these platforms
    - The IRS refers to the money as an “Economic Impact Payment,” NOT “stimulus check” or “recovery rebate”
    - You don’t need to spend money to get the Economic Impact Payment
  - Report scams to the [Better Business Bureau](http://www.bbb.org) to help protect others
Resources

The Get it Back Campaign

• Coronavirus & Economic Impact Payments Hub – https://www.eitcoutreach.org/tax-filing/coronavirus/
  • Resources for advocates and individuals


IRS

• Get My Payment Tool – ww.irs.gov/coronavirus/get-my-payment
• Get My Payment Frequently Asked Questions – IRS.gov/getmypaymentFAQ
• Economic Impact Payment Information Center – IRS.gov/EIPFAQ

eitcoutreach.org
FEDERAL FUNDING AND COVID-19

Steve Berg
National Alliance to End Homelessness
What communities need help with

- Unsheltered homelessness
- Safe shelter including noncongregate
- Moving homeless people into housing
- Diversion/prevention
- Longer term resolution
Emergency Solutions Grants

- Larger cities and counties and “balance of state” are recipients
- Regular ESG is about $280 million
- Mostly subcontracted to nonprofits
- Outreach, shelter, rapid rehousing; construction and operating costs
CARES Act ESG

Changes from usual ESG - money

• Lots more money: $4 billion
• “Up to” $2 billion under the usual formula
• The rest under a new formula meant to target need as a result of coronavirus
• HUD has already announced $1 billion in allocations
CARES Act ESG

Changes from usual ESG - flexibility

• No matching requirement or “shelter cap”
• FMRs waived (rent reasonableness kept)
• Anybody whose income is under 50% of area median income is eligible for help
• No treatment or performance requirement may be imposed
CARES Act ESG

Best uses:

• Shelter expansion and deconcentration (CDC guidelines)
• Non-congregate shelter backing up FEMA
• Connection with permanent housing
• Landlord outreach
• Rental assistance up to 2 years
Other key federal resources

CARES Act CDBG

• $5 billion
• Flexible uses means competition
• No limit on public services (retroactive)
Other key federal resources

CARES Act Coronavirus Relief Fund
• $150 billion
• Very flexible uses means intense competition
• States, local governments over 500,000 population
Other key federal resources

FEMA
Health Centers
Medicaid
Paycheck Protection Program loans
(Economic Impact Payments)
Questions?

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