

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

April 23, 2020

Steve Berg

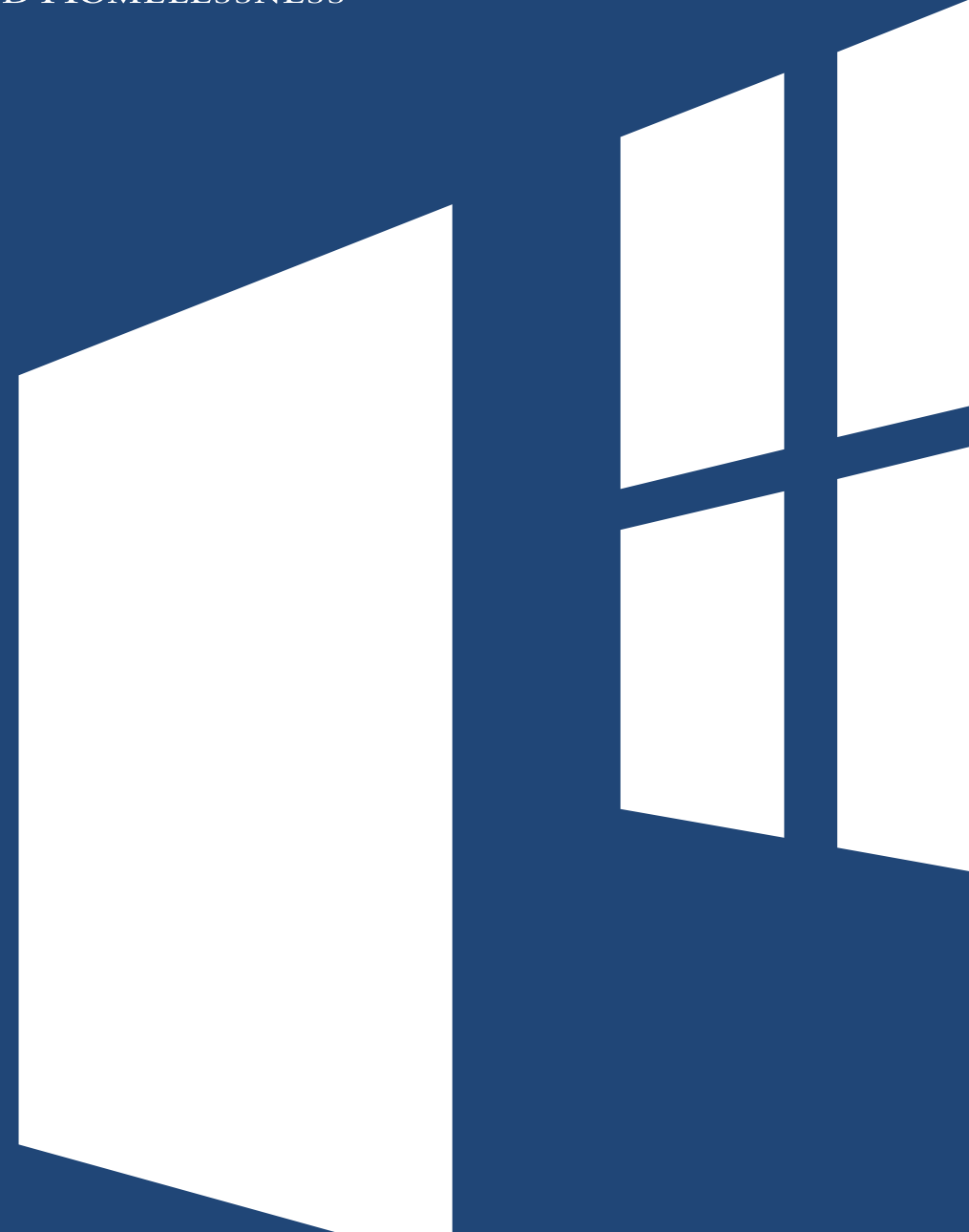
VP for Programs & Policy, National Alliance to End Homelessness

Roxy Caines

Get It Back/EITC Campaign Director, Center for Budget & Policy Priorities

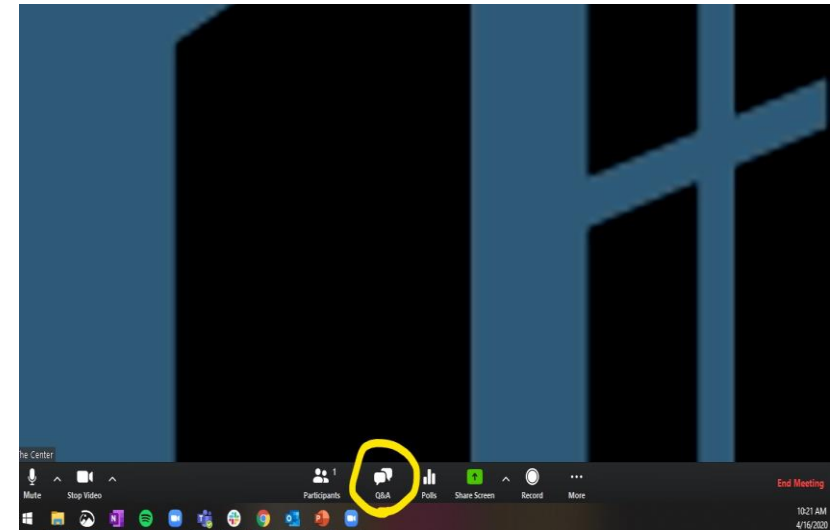
Jerry Jones

National Field Director, National Alliance to End Homelessness



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**.
- Follow our COVID-19 Webinar Series here - NAEH COVID-19 Webinar Series - <https://endhomelessness.org/resource/covid-19-webinar-series/>
- **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/event/s/event/shared/default_template/event_landing.html?sco-id=2312216470
- Join the Ending Homelessness Forum - <https://forum.endhomelessness.org/login>



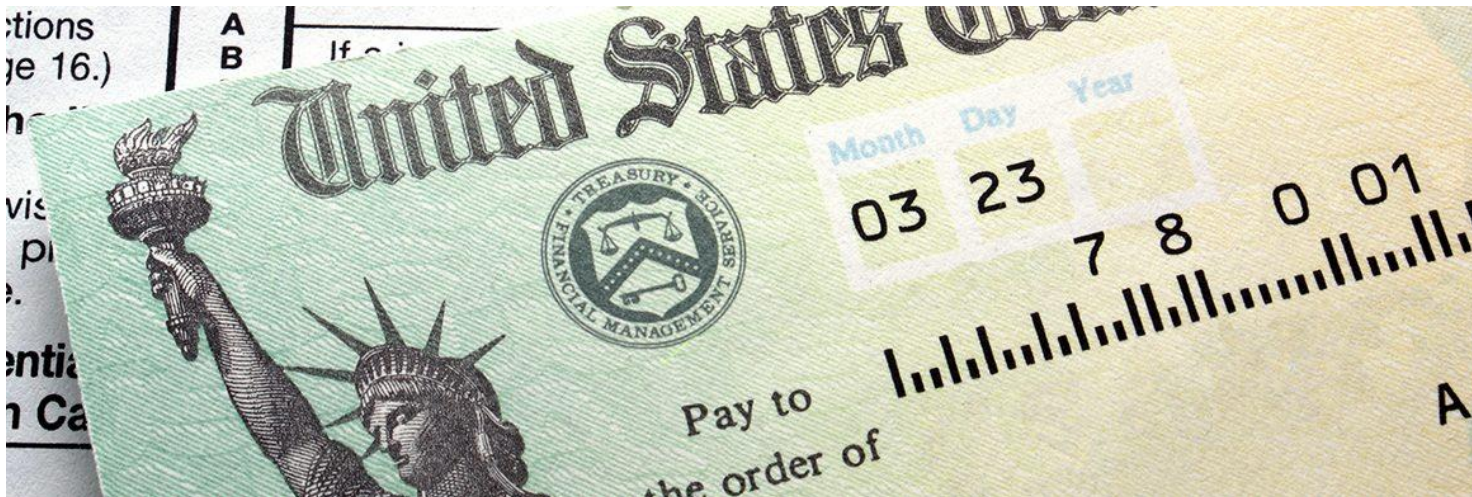
ECONOMIC IMPACT PAYMENTS

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
 - <https://www.irs.gov/coronavirus/non-filers-enter-payment-info-here>
 - 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
- Online free tax filing
 - MyFreeTaxes.com
 - [IRS Free File](https://www.irs.gov/efile)
 - 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](#) 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
- EIP Reference Guide for Advocates – <http://eitcoutreach.org/advocate-eip>

IRS

- Non-filer Tool - www.irs.gov/coronavirus/non-filers-enter-payment-info-here
- Get My Payment Tool – www.irs.gov/coronavirus/get-my-payment
- Get My Payment Frequently Asked Questions – IRS.gov/getmypaymentFAQ
- Economic Impact Payment Information Center – IRS.gov/EIPFAQ

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

CARES Act ESG funding

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?

Steve Berg

sberg@naeh.org

Twitter - @sberg0

Roxy Caines

caines@cbpp.org

Jerry Jones

jjones@naeh.org

Twitter - @jerryjonesnaeh

