

CARES Act Stimulus

How people experiencing homelessness can access this help





But First:

What are these payments?

Advance tax rebates that won't be taxed or repaid in the future.

One-time payments of up to \$1,200 per person and \$500 for ea. child up to age 16.

Meant to 'stimulate' the economy. – "rent first"



How Does a person get their stimulus check if:

- ✓ They Haven't Filed Taxes
- ✓ They don't have a bank account
- ✓ They don't have an address

They are supposed to get this money, but they will have to come forward and jump through many hoops to claim it.

If someone hasn't filed taxes

Complete this free online form so the IRS can identify them and their dependents:

<https://www.freefilefillableforms.com/#/fd/EconomicImpactPayment>

Get Started

freefile

IT'S FAST. IT'S SAFE. IT'S FREE.

What to expect:

- ▶ Free File Fillable Forms is a certified IRS partner. This site is safe and secure.
- ▶ It is not a replacement for filing taxes, it is a way to provide the necessary identification and bank account information or mailing address so people receive their check.





Specific Information someone will need to provide:

- ▶ Full name, current **mailing address** and an **email address**
- ▶ **Date of birth** and valid **Social Security number**
- ▶ **Bank account number**, type and routing number, if they have one
- ▶ **Driver's license** or **state-issued ID**, if they have one
- ▶ For each qualifying **child**: **name**, **SSN**, or **Adoption Taxpayer Identification Number**



Okay, but they don't have a bank account.

- ▶ A person without a bank account will need to have their check **mailed** to them.
- ▶ They can open a bank account or use a debit card number.
- ▶ Some banks offer no-fee/no-minimum bank accounts, and many states provide debit cards that are friendly to low-income people.
- ▶ The IRS is also looking into providing debit cards for people to receive their payments.

What about a mailing address?

- ▶ **Adults** can use the Navigation Center:
2018 Grand Blvd, Vancouver WA 98661
- ▶ **Youth** (age 18-24) can use the PERCH:
Call (360) 314-5716 for address.
- ▶ They can use a **trusted relative's or friend's** address.
- ▶ If they are affiliated with a shelter or work with a **shelter** that provides supportive services, they can use that address, with permission from the shelter.
- ▶ If they receive benefits provided through a **state agency**, they can often use this address as well





So, someone gets a check in the mail. Now what?

- ▶ The IRS is considering issuing a debit card for people experiencing homelessness.
- ▶ This Avoids:
 - ▶ Fee-heavy check cashing services
 - ▶ Having to carry large amounts of cash while living on the streets



What can an agency do to help people access their stimulus check?

Provide resources when possible, refer and educate

- Hire or train street outreach workers to educate people who are homeless on the money they're owed and how to get it.
- Refer to computer labs and help people apply for their stimulus checks.
 - CVAB REACH Center (identify as being in recovery)
 - CVAB Val Ogden Center (2 hour time limit per person)
 - Other locations as they open up



Additional Information:

- Tax filing deadline was extended to July 15, 2020.
- Stimulus Payments can be accessed through the end of 2020.
- The IRS is encouraging people to file for payment by Oct. 15, but if someone files after that they will still receive their payment.
- Stimulus payments are considered advance payments associated with the 2020 tax returns, but people will not be required to pay them back.



Other Considerations:

- <https://www.irs.gov/coronavirus/get-my-payment-frequently-asked-questions#payment>
- Watch out for scams: The IRS will not call, text or contact people on social media looking for personal information.
- Be on the lookout for intimate partners using a SSN that isn't theirs.
- People married to undocumented immigrants are being denied stimulus checks. A law suit has been filed. There is a scholarship fund available: <https://www.scholarshipjunkies.org/relief#aid>



Questions?

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