

Stimulus Payments for the Homeless

Your money is waiting for **you**.
Get up to \$1,400...and possibly more.

If you don't have a permanent address, income or a bank account, you may still qualify for up to \$1,400 – the third Economic Impact Payment.

You may also get \$1,400 for a qualifying spouse and for each qualifying dependent.

Generally, you are eligible for a payment if you have a valid Social Security number and cannot be claimed as a dependent by another taxpayer. Same for your qualifying spouse and each of your qualifying dependents.

To receive the money, file a 2020 tax return with the IRS.

- If you qualify, you can file for free using IRS Free File online.
- You may also qualify for free tax help. Visit IRS.gov or call 800-906-9887 to find a site.
- There are resources and options if you don't have a bank account to help you get your money electronically deposited for free.
- You may also be able to get the first two stimulus payments and must claim the 2020 Recovery Rebate Credit to qualify for a separate refund of up to \$1,800 per eligible person when you file a 2020 tax return.

Lynn Hawkins

From: Longley Holly A <Holly.A.Longley@irs.gov>
Sent: Monday, May 17, 2021 11:35 AM
Subject: Outreach Campaign for EIP for People who are Homeless
Attachments: EIP Homeless Tweets.docx; SPEC EIP3 Reaching Americans Experiencing Homelessness Training PP 042721 tc.pptx

Follow Up Flag: Follow up
Flag Status: Flagged

Dear Mayors/Town Managers,

We need your help reaching eligible individuals who need to take action to get Economic Impact Payments (EIP). While the information provided here is lengthy, it is very important. Please share this information with your contacts, both internal and external, during meetings, via e-mail, through social media and on your websites. You'll also find links to multilingual IRS materials at the end of this message; please share them in your community.

3rd Economic Impact Payment

The IRS is currently issuing a 3rd EIP to every eligible American. EIPs, also known as stimulus payments, are different from most other tax benefits; people can get the payments even if they have little or no income and even if they do not usually file a tax return. This is true as long as they have a Social Security number and are not being supported by someone else who can claim them as a dependent.

Help Needed

Please help us reach individuals who do not normally file a tax return because they do not have enough income requiring them to file. We are especially trying to reach **people experiencing homelessness** and those who are **unbanked**. They will need to provide information to the IRS to get this 3rd payment. While these payments continue to be made automatically to most people, the IRS cannot issue a payment to eligible Americans when information about them is not available in the tax agency's systems.

People who did not receive the first two EIP payments can still qualify for those payments when they file their 2020 return by claiming the Recovery Rebate Credit. There is a special section on IRS.gov that can help: [Claiming the 2020 Recovery Rebate Credit if you are not required to file a tax return.](#)

More people qualify for the 3rd EIP than earlier payments. Here's what is different:

- **Payment amounts.** Most families will get \$1,400 per person, including all eligible dependents claimed on their tax return.
- **Qualifying dependents.** Not restricted to children under 17. Eligible individuals will get a payment based on all their qualifying dependents claimed on their return.
- **Taxpayers who file using an ITIN may be eligible to receive a third payment for their qualifying dependent.** Up to \$1,400 per qualified dependent who has a valid SSN can be received if the taxpayer does not have a valid SSN but meets all the other eligibility and income requirements.

Getting the payment

- The IRS will use available information to determine eligibility and issue the 3rd payment to eligible people who:
 - Filed a 2020 tax return
 - Filed a 2019 tax return if the 2020 tax return has not been submitted or processed yet

- Did not file a 2020 or 2019 tax return but registered for the first EIP payment with the Non-Filers tool in 2020
- Are federal benefit recipients who do not usually file a tax return.

NOTE: If none of the above applies, the individual will need to file a 2020 federal tax return.

The former IRS non-filer tool is **no longer available**. Individuals who do not normally file a return will need to file a 2020 tax return to receive this 3rd EIP.

The Earned Income Tax Credit and Child Tax Credit

For people experiencing homelessness who have a job, filing a return often carries a bonus —getting a refund based on various tax benefits, especially the Earned Income Tax Credit (EITC) for low- and moderate-income workers and working families.

The EITC is for workers who do not earn a high income. Like many other workers, some workers experiencing homelessness earned too little income during 2020 to owe tax but still qualify for the credit. For 2020, the income limit is \$56,844. Those who make less than this amount must also meet other eligibility requirements.

Because it is a refundable credit, those who qualify and claim the credit could pay less federal tax, pay no tax, or even get a tax refund. The EITC can put up to \$6,660 into a worker's pocket. The amount varies depending upon the worker's income, marital status, and other factors.

The IRS recognizes that eligible workers experiencing homelessness often encounter unique challenges not faced by other people.

To find out if they're eligible, people can use the EITC Assistant on IRS.gov.

Taxpayers with children may also be eligible for the Child Tax Credit. Some people will be able to get advance payments of the child tax credit later this year. Those who qualify for advance payments just need to file a 2020 tax return.

Help spread the word

Employers can help by making their employees aware of the 3rd EIP, 2020 Recovery Rebate Credit, EITC and the Child Tax Credit (CTC) and encouraging them to file for these benefits based on tax year 2020 rules. In addition, the American Rescue Plan, enacted in March 2021, expands EITC and the CTC benefits for the 2021 tax year. Some people will be able to get advance payments of the CTC later this year. There is nothing those who qualify need to do at this point other than file a 2020 tax return based on current law.

Challenges and Resources for the Homeless

Some individuals may not have internet capability, a bank account, or a permanent address and may need assistance claiming their EIP payment.

Permanent address not required

People can claim an Economic Impact Payment or other credits even if they don't have a permanent address. **For example, someone experiencing homelessness may list the address of a friend, relative or trusted service provider, such as a shelter, drop-in day center or transitional housing program, on the return filed with the IRS. If they are unable to choose direct deposit, a check for the tax refund and a check or debit card for the 3rd EIP can then be mailed to this address. Also, free post office boxes may be available by applying to the local post office. The postal service also has "General Delivery" mail service for people without a permanent address.**

Homeless shelter counts as a home

A worker experiencing homelessness can get EITC. To get the credit, federal law requires that a worker live in the U.S. for more than half of the year and meet other requirements. This means living in a home in any of the 50 states or the District of Columbia. Therefore, individuals experiencing homelessness, including those who reside at one or more homeless shelters, can meet that requirement. **If your agency is willing to let your clients experiencing homelessness use your agencies address to receive their refund, please let me know so we input a code into the IRS system to allow several checks to be sent to the same address without being flagged as fraud, my contact information is below.**

Options for people without a bank account for direct deposit

Many financial institutions will help a person lacking an account to open a low-cost or no-cost bank account. Individuals who open accounts will then have an account and routing number available when they file and claim a direct deposit of the EIP payment.

Please visit the [Federal Deposit Insurance Corporation \(FDIC\) website](#) for details, in both English and Spanish, on opening an account online. Among other things, people can also use the FDIC's [BankFind](#) tool to locate a nearby FDIC-insured bank. In addition, [BankOn](#), [American Bankers Association](#), [Independent Community Bankers of America](#), [National Credit Union Administration](#) have all compiled lists of banks and credit unions that can open an account online.

For veterans, see the [Veterans Benefits Banking Program \(VBBP\)](#) for access to financial services at participating banks.

For those with a prepaid debit card, they may be able to have their refund applied to the card. Many reloadable prepaid cards or mobile payment apps have account and routing numbers that can be provided to the IRS. Individuals would need to check with the financial institution to ensure the card can be used and to obtain the routing number and account number, which may be different from the card number.

File for free

The fastest and easiest way to get the 2020 Recovery Rebate Credit and EITC or to get the third EIP payment is to file a return electronically using IRS Free File. People can use a smartphone or computer to visit [IRS.gov](#) and click the File Your Taxes for Free link.

Through the Free File system, anyone who qualifies for the EITC also qualifies to use brand-name software to prepare and electronically file their return for free. The IRS urges anyone experiencing homelessness who has access to a smartphone or computer to take advantage of this service.

Refund and payment status

People can check the status of their tax refund using [Where's My Refund?](#) at [IRS.gov](#) or call 800-829-1954 for automated refund information. They can check the status of their third Economic Impact Payment using [Get My Payment](#) on [IRS.gov](#). IRS phone assistants do not have more information than what is available in this online tool.

More information and partner materials

For more information on pandemic relief, see [IRS.gov/coronavirus](#). Please follow [IRS social media accounts](#) for the latest information that the IRS shares and see the sample social media messages attached. The IRS has additional marketing materials and answers to frequently asked questions at [IRS.gov/eippartners](#), including the following e-posters:

- Publication 5515, Third Economic Impact Payments for Americans experiencing homelessness ([English](#) | [Spanish](#))

- Publication 5515-A, Stimulus payments for the Homeless ([English](#) | [Spanish](#))

We appreciate your help in sharing this important information. Please let me know how I can support you in this effort.

Sincerely,

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Stay informed: www.irs.gov/coronavirus

History of Volunteering with VITA/TCE: <https://www.irs.gov/about-irs/tax-volunteers-support-taxpayers-in-need>

Outreach Connection resources: [Outreach Connection](#) has information about taxes partners can share with their staff, clients, customers or colleagues.

Help for Taxpayers [English](#) | [ASL](#)

Subscribe today:

The IRS YouTube channels provide short, informative videos on various tax related topics in English, Spanish and ASL: www.youtube.com/irsvideos www.youtube.com/irsvideomultilingua www.youtube.com/irsvideosASL

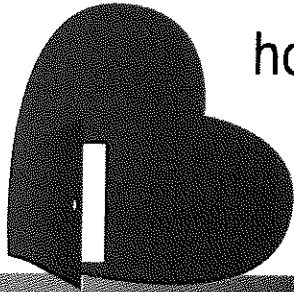
IRS Facebook page:

<https://m.facebook.com/IRS/photos/a.10156198781029735/10158587916989735/?type=3&source=48>

IRS Twitter page: <https://mobile.twitter.com/irsnews?lang=en>

IRS YouTube page: <https://m.youtube.com/user/irsvideos>

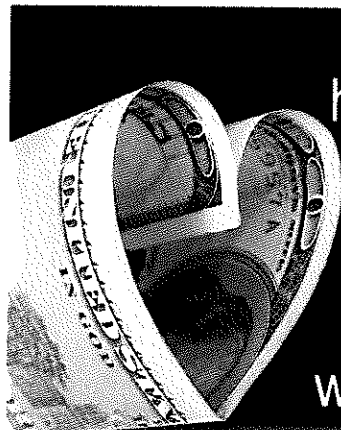
- Americans experiencing homelessness may still qualify for Economic Impact Payments and other tax benefits, but the #IRS needs information from people who don't usually file a tax return. Help spread the word: <https://go.usa.gov/xHVV7> #COVIDreliefIRS
- People don't need a permanent address or a bank account to get Economic Impact Payments and other tax benefits, but the #IRS needs information from people who don't usually file a tax return. Help spread the word: <https://go.usa.gov/xHVV7> #COVIDreliefIRS
- Americans experiencing homelessness have free options to claim the 3rd Economic Impact Payments and the Recovery Rebate Credit, if they don't normally file taxes with #IRS and haven't received any payments yet: <http://go.usa.gov/xsm7B> #COVIDreliefIRS
- No bank account? People experiencing homelessness can still get Economic Impact Payments and other tax benefits. See tips from #IRS on using prepaid cards or opening low- or no-cost accounts at <http://go.usa.gov/xsm7B> #COVIDreliefIRS
- Those experiencing homelessness can get Economic Impact Payments and other tax benefits. #IRS recognizes there are unique challenges in these circumstances, but one way is using a #IRSFeeFile from smartphone or computer. www.irs.gov/freefile



Those experiencing homelessness can get Economic Impact Payments and other tax benefits.

A permanent address is not required

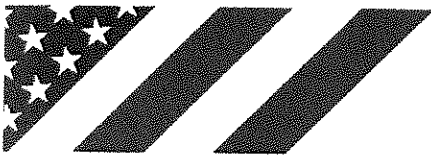
www.irs.gov/eip



People experiencing homelessness can get Economic Impact Payments and other tax benefits. See tips for those with no bank accounts.

www.irs.gov/eip





Third Economic Impact Payments for Americans experiencing homelessness

Americans who don't have a permanent address or a bank account may qualify for up to \$1,400 – the third Economic Impact Payment.

They may also get \$1,400 for a qualified spouse and for each qualified dependent.

While payments continue to be made automatically to most people, the IRS still needs information from some people.

Missed out on the first two rounds of payments?

Eligible people can still get the first two Economic Impact Payments when they file a 2020 return by claiming the Recovery Rebate Credit. There's a special section on IRS.gov that can help: **Claiming the 2020 Recovery Rebate Credit if you aren't required to file a tax return.**

Use IRS Free File online

The fastest way to get the third Economic Impact Payment or claim the 2020 Recovery Rebate Credit is to file a return electronically and choose direct deposit. People can use a smartphone, tablet or computer to visit IRS.gov and click **IRS Free File**.

Get free tax help from IRS partners

Free tax return preparation is available for qualifying people. To find the nearest location, visit the **Free Tax Return Preparation** site or call 800-906-9887.

To be eligible:

They must have a valid Social Security number and cannot be claimed as a dependent on another taxpayer's 2020 tax return. See **exception when married filing jointly** and **exception for qualified dependents**.

To get a third Economic Impact Payment:

- The IRS needs information from people who don't usually file a tax return – even if they did not have any income last year or their income does not require them to file.
- The only way for people who don't receive certain federal benefits to get the third payment is to file a 2020 tax return so the IRS knows how and where to send the payment.
- When your tax return is processed, the IRS will issue the RRC as a tax refund and send you the third EIP amount you are eligible for separately.
- The IRS will issue the payment even if an eligible person hasn't filed a tax return in prior years.



If you don't have a bank account for direct deposit:

Many financial institutions can help a person lacking an account open a low-cost or no-cost bank account so they have an account and routing number available when they file a tax return to get an Economic Impact Payment or claim the 2020 Recovery Rebate Credit.

Here are some options and resources:

- The **Federal Deposit Insurance Corporation** website, including the **BankFind** tool to locate a nearby FDIC-insured bank.
- To open an account online:
 - **BankOn**
 - **American Bankers Association**
 - **Independent Community Bankers of America**
 - **National Credit Union Administration**
- The **Veterans Benefits Banking Program** offers access to financial services at participating banks.
- Reloadable prepaid debit cards or mobile payment apps with routing and account numbers may also be an option.
- **Note:** Any previously issued EIP debit card is not a reloadable card.



Stakeholder Partnerships, Education and Communication (SPEC)

Reaching Americans Experiencing Homelessness

Economic Impact Payment (EIP)-3 Outreach

April 27, 2021





SPEC EIP Strike Team for Displaced Taxpayers

Economic Impact Payment (EIP) Team proposes a virtual strike team for the distribution of marketing materials to stakeholders, community organizations and non-traditional SPEC organizations to increase awareness of the EIP-3 in the homeless and displaced population.

This outreach initiative is a subsequent effort to the initial EIP for Americans Experiencing Homelessness conducted May 2020.



SPEC Economic Impact Team

EIP Team collaborated with staff across the Area to gather data, establish trends and develop a comprehensive virtual outreach strategy targeting the displaced taxpayer community.

The primary barriers are awareness of eligibility, the lack of a permanent addresses and being unbanked.

Outreach to this targeted group is limited.

Many external stakeholders and community organizations are already engaged with and assisting homeless and displaced individuals. Additionally, we want to reach non-traditional SPEC partners.

Over 36 new potential partnerships have been established through engagement efforts.

Homelessness Categories:

- Chronic – Continuously
- Episodic – Abuse, mental
- Transitional – Sheltered due to catastrophic event
- Hidden – Provisionally with family and friends

As of January 2018, over 552,000 Americans were counted as homeless (Source: Department of Housing & Urban Development)



SPEC EIP-3 Next Steps

The SPEC EIP Strike Team recommends the following:

- ✓ Outreach Campaign (Virtual Cold-Call Blitz) scheduled for week of May 19th through May 21st
- Train the Trainer Training scheduled for April 27th
- Territory Managers to meet daily to review challenges and best practices
- Ensure outreach efforts documented in SPECTRM

Resources:

- ✓ Flyer/e-poster approved for external engagement
- ✓ Outreach message approved for external engagement
- ✓ Tracking Log established to monitor engagement
- ✓ Refresher training in Tableau and Mail Merge

Apartment for Dawn



This formerly homeless individual, used her stimulus check to rent an apartment. "Getting her own place would not have been possible without the extra money for a deposit," she said. She also said, "it was like a new lease on life."



Making a Difference by Helping Us Help Others

“From the enactment of the CARES Act, the IRS has embarked on an unprecedented outreach effort to share information about Economic Impact Payments. We want to reach every eligible person and encourage everyone to share this information with family and friends, and groups and businesses to send it to partners and clients. During these difficult times, each of you can make a difference by helping us help others.”

Chuck Rettig, Commissioner of the Internal Revenue Service



Area 1 EIP Team

Questions?

