

FREQUENTLY ASKED QUESTIONS: ECONOMIC IMPACT PAYMENTS

MAY 2021

WHAT ARE ECONOMIC IMPACT PAYMENTS AND AM I ELIGIBLE?

Economic Impact Payments (EIPs), also known as stimulus checks, are one-time direct payments from the federal government authorized in the Coronavirus Aid, Relief, and Economic Stability (CARES) Act, the Consolidated Appropriations Act of 2020, and the American Rescue Plan (ARP) Act of 2021. The federal government is now sending the [2021 Economic Impact Payments](#) authorized by Congress in the ARP.

Individuals with a Social Security number (SSN) who cannot be claimed as a dependent and have an adjusted gross income of less than \$75,000 - or less than \$150,000 if married and filing a joint return - qualify for the full EIP amount.

ARE UNDOCUMENTED PEOPLE ELIGIBLE FOR THE THIRD ECONOMIC IMPACT PAYMENT?

Unfortunately, people without a Social Security number (SSN), including people who do not have documentation, are not eligible for EIPs. Unlike the legislation authorizing the first two EIPs, the American Rescue Plan Act [does not penalize](#) family members with an Individual Taxpayer Identification Number (ITIN) - someone who is required to file a tax return even if they do not have a SSN, such as a dependent or spouse of a nonresident alien visa holder. Previously, U.S. citizens could have been denied a stimulus payment if a spouse or parent filed a tax return with an ITIN.

Excluding undocumented people from receiving federal EIPs contributes to systemic racial inequities. More advocacy must be done to ensure everyone can receive assistance, regardless of immigration status.

HOW MUCH IS THE THIRD ECONOMIC IMPACT PAYMENT?

Eligible individuals will automatically receive an EIP of up to \$1,400 for individuals or \$2,800 for married couples, plus \$1,400 for each dependent. Unlike the first and second rounds of EIPs, families will get a payment for all their dependents claimed on a tax return, not just their qualifying children under 17.

DO I NEED TO TAKE ACTION TO RECEIVE THE THIRD ECONOMIC IMPACT PAYMENT?

Most eligible people will receive the third EIP automatically and will not need to take any action. The government will use available information to determine who is eligible and issue the third EIP to eligible people who:

- Filed a 2020 tax return.
- Filed a 2019 tax return if the 2020 return has not been submitted or processed.
- Did not file a 2020 or 2019 tax return but registered for the first EIP using the special Non-Filers portal last year.
- Are federal benefit recipients as of December 31, 2020, do not usually file a tax return, and received Social Security and Railroad Retirement Board benefits, Supplemental Security Income (SSI), and veterans' benefits.

AM I ELIGIBLE FOR AN EIP IF I DON'T NORMALLY FILE A TAX RETURN?

People who do not normally file a tax return and do not receive federal benefits may qualify for EIPs. This includes people experiencing homelessness. Last year, people experiencing homelessness and others who earned too little to file a tax return were directed to register with the IRS using the "non-filers" tool to claim their stimulus payments. The non-filer tool, however, is not available for the third EIP. The only way for non-filers to get their EIPs is to file a 2020 tax return and claim the [Recovery Rebate Credit](#).

AM I ELIGIBLE FOR AN EIP IF I DID NOT FILE A 2019 OR 2020 TAX RETURN AND DID NOT REGISTER WITH THE IRS NON-FILER TOOL LAST YEAR?

Yes - if you meet the eligibility requirements. If you do not have prior tax returns on file, you will need to file a 2020 income tax return to receive the third stimulus check - even if you have no income to report or are not normally required to file. If you did not receive any EIPs or received less than the full amount, you may qualify for payments by filing a 2020 tax return and claiming the [Recovery Rebate Credit](#). Even if you have no taxable income, you can simply answer the questions, including those needed to compute the Recovery Rebate Credit.

If you are eligible for the 2021 EIP and have not filed a 2020 tax return, you still have time to file so you can receive the third payment. The deadline to file and pay federal taxes has been [extended to May 17, 2021](#). There are [free online tools](#) to file taxes for people who make less than \$72,000. The Internal Revenue Service (IRS) offers [free, in-person assistance programs](#) for those in need.

The government is urging people who do not normally file a tax return and have not received any EIPs to look into their filing options. The IRS will continue reaching out to non-filers so that as many people as possible receive the stimulus checks they are entitled to.

HOW CAN I CHECK IF I WILL RECEIVE AN ECONOMIC IMPACT PAYMENT?

You can check the status of your stimulus check by using the [Get My Payment tool](#), which is available in English and Spanish.

HOW WILL I RECEIVE MY ECONOMIC IMPACT PAYMENT IF I DO NOT HAVE A BANK ACCOUNT OR A PERMANENT ADDRESS?

If the IRS does not have any bank account information for you, they may send your stimulus payment through a paper check or a prepaid debit card called an [EIP card](#). A mailing address is required to receive the EIP card, which is sent within 15 days. People without a permanent address should ask a trusted family member or friend about using their address or talk to a local service or healthcare provider they trust to see if they can use the organization's address to claim their EIP. The [Consumer Financial Protection Bureau](#) outlines several potential fixed addresses you can securely pick up mail:

- Shelters, service providers, or places of worship that hold mail for residents or clients
- Post office boxes
- Personal mailboxes, which can be rented to provide a permanent address
- You can also use a post office address as General Delivery. A post office will hold General delivery mail for 30 days. You will need to contact the post office for general delivery instructions in your area.

DO ECONOMIC IMPACT PAYMENTS COUNT TOWARDS CALCULATING MY RENTAL ASSISTANCE?

No. The one-time EIPs are technically considered a tax refund. They are not counted as income or assets when determining housing assistance eligibility and amount.

WHAT IS THE GOVERNMENT DOING TO ENSURE PEOPLE EXPERIENCING HOMELESSNESS, LOW-INCOME RENTERS, AND OTHER MARGINALIZED INDIVIDUALS RECEIVE THEIR EIPs?

The U.S. Department of the Treasury and IRS [announced](#) they will continue to expand outreach to individuals experiencing homelessness, low-income people in rural areas, and other underserved communities to ensure they receive their EIPs. These efforts include new and continued relationships with homeless shelters, legal aid clinics, and providing EIP information in more than 35 languages.

ADDITIONAL RESOURCES

You can learn more about the third round of EIPs here: <https://bit.ly/31i7CUy>

Access the IRS Get My Payment tool here: <https://bit.ly/3IGPahH>

Learn more about the Get My Payment tool here: <https://bit.ly/2Pfmron>

IRS Fact Sheet: People Experiencing Homelessness Can Get Economic Impact Payments: <https://bit.ly/2SAuuxr>

Access the Consumer Financial Protection Bureau's (CFPB) practitioner's guide to helping people experiencing homelessness access their EIPs (stimulus checks) here: <https://bit.ly/2SGVWtC>

