

GUIDANCE FOR HELPING PEOPLE EXPERIENCING HOMELESSNESS ACCESS THEIR ECONOMIC IMPACT PAYMENTS

MAY 2021

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.

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 third EIP amount. Learn more about EIP and EIP eligibility standards [here](#).

Urgent action is needed to ensure people experiencing homelessness can access the money to which they are entitled. This guidance is intended to help state and local advocates create a plan of action to work with people who are homeless to help them obtain their EIPs. For additional resources, see the Consumer Financial Protection Bureau (CFPB) [practitioner's guide](#) to helping people experiencing homelessness access their EIPs.

PERFORMING OUTREACH TO HOMELESS COMMUNITIES

With libraries and cafes closed due to state stay-at-home orders, accessing the internet has become particularly challenging for people experiencing homelessness. Many people may not know if they qualify for EIPs or how they can access their payments.

Local organizations should conduct outreach to homeless communities to ensure people are aware they may be eligible for EIPs even if they have no income or have not filed a recent tax return. Given the necessity of social-distancing guidelines, outreach may be difficult. Organizations already distributing resources like grab-and-go meals or hygiene supplies might consider including a flyer with information about EIPs in the meal or supply kits they are distributing or posting flyers in shelters, encampments, or hotels being used as self-isolation sites for people experiencing homelessness. Be sure to include your organization's location and contact information so people know the information is coming from a trusted source.

It may also be helpful to set up a time and location where people experiencing homelessness can meet with an advocate to file for their EIP. This assistance should be provided at a trusted location and through an organization known by people in the homeless community. Assistance, including any informational outreach conducted to increase awareness about EIP eligibility, should be provided in multiple languages to increase accessibility.

APPLYING FOR THE THIRD ECONOMIC IMPACT PAYMENT

Most people who have received the first two EIPs will receive the third payment automatically and will not need to take any action. People who do not normally file a tax return and do not receive federal benefits, including people experiencing homelessness, may qualify for EIPs. 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 receive EIPs is to [claim them as a rebate](#) on their 2020 tax return.

FILING A 2020 TAX RETURN AND CLAIMING THE RECOVERY REBATE CREDIT

For the third stimulus check, individuals need to file a 2020 income tax return - even if they have no income to report - if they do not have prior tax returns on file. Individuals who did not receive any EIPs or received less than the full amounts may qualify for a 2020 [Recovery Rebate Credit](#), but they must file a 2020 tax return - even if they do not normally file. Even if people have no taxable income, they can simply answer

the questions, including those needed to compute the Recovery Rebate Credit. Learn more about claiming the Recovery Rebate Credit if you aren't required to file a tax return [here](#).

People still have time to file a 2020 tax return so they can receive the third EIP. The deadline to file and pay federal taxes has been [extended to May 17, 2021](#). 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 encourages people to [file electronically](#), but accessing the Internet remains difficult for individuals experiencing homelessness amid the ongoing pandemic. There are [free online tools](#) to file taxes for those who make less than \$72,000, but people will need internet access via a computer or smartphone to complete the online forms. Local organizations can provide internet access and one-on-one support to help individuals experiencing homelessness navigate the IRS process. Additionally, advocates can connect individuals to [free, in-person tax assistance programs](#) offered through the IRS Volunteer Income Tax Assistance (VITA) and the Tax Counseling for the Elderly (TCE) programs. Organizations in [Oregon](#) and [Texas](#), for example, are partnering with local Certified Public Accountants (CPAs) to help individuals who are homeless file their taxes.

For people who do not have a Social Security Number

Unfortunately, a valid SSN is required to receive an EIP. 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.

For people who do not have a fixed address

Without a permanent address, filing taxes and receiving EIPs can be complicated. People without a permanent address might consider using the address of a trusted friend, family member, or service organization in order to receive their EIP. The [Consumer Financial Protection Bureau](#) outlines several potential options for IRS mail correspondence, including shelters, personal mailboxes, or even USPS General Delivery.

Advocates should work with people experiencing homelessness to help them identify a person or organization they trust and obtain that person's/organization's consent to use their address. Homeless service organizations in [California](#) and [Oregon](#) are allowing individuals to use their address and even providing individual mailboxes at their locations.

For people who do not have a bank account

People who do not have a bank account may receive their stimulus payment through a paper check or a prepaid debit card called an [Economic Impact Payment card](#). [Bank On](#), from the Cities for Financial Empowerment Fund, is a national platform to connect unbanked people to bank accounts that meet national standards but do not have the same stringent requirements typically imposed by banks to open and maintain an account. See if there is a branch with a certified account near you [here](#).

Advocates can also work with people experiencing homelessness to set up a [Cash App](#) account. Cash App accounts have their own unique account and routing numbers that can be provided to the IRS instead of a bank account and routing number. EIP money would be directly deposited into the Cash App account. If someone is interested in using Cash App to receive their stimulus check, they might also consider obtaining a [Cash Card](#), a free debit card connected to the Cash App balance that can be used like a typical debit card.

It is important that both you and the person you are working with read and understand all of the terms

and conditions that apply when opening an account with Cash App, Bank On, or any other service. Also note that the name submitted through the Non-Filer’s tool must match the name on the bank account submitted, so you cannot “borrow” a friend’s bank account in order to receive an EIP payment.

FOLLOWING-UP AND TRACKING PAYMENTS

You should maintain contact with the people you assist to ensure they receive their EIP. This is particularly important if a person experiencing homelessness uses your organization’s address as the address on their EIP application.

IRS’s [Get My Payment](#) tool allows you to check the date an EIP is set to be deposited or mailed. Additionally, the IRS is required to mail a notice within 15 days after an EIP is deposited or mailed. The notice should include payment amount, method of delivery, and a contact number in case of an undelivered payment.

EXAMPLES OF LOCAL EFFORTS TO HELP PEOPLE EXPERIENCING HOMELESSNESS ACCESS THEIR EIPS

Location	Organization	Description
San Luis Obispo, California	5Cities Homeless Coalition (5CHC), 40 Prado Homeless Service Center	5CHC and the 40 Prado Homeless Services Center are helping clients access their EIPs. Anyone who has ever used services at 40 Prado, regardless of their status, can still use the P.O. Box as a mailing address.
Des Moines, Iowa	Joppa	Joppa, a homeless services organization in Des Moines, helps people navigate the IRS website and provides USPS addresses where the IRS can send the payment. Joppa also connects people to financial planners and other partners if they need additional assistance.
Portland, Oregon	Rose Haven Day Shelter for Women and Children	Rose Haven helps residents navigate the IRS EIP process and provides on-site mailboxes for approximately 500 people, so they can receive IRS correspondence.
	PDX Free Fridge	PDX Free Fridge, an organization that provides free food, is hosting pop-up events to help people file their 2020 taxes and claim their stimulus payments.
	Street Roots	Street Roots, a homeless advocacy group, will be hosting one-on-one clinics with individuals to video chat with representatives from the Low-Income Tax Clinic at Lewis and Clark Law School
Tyler, Texas	Tyler Street Team, Gateway to Hope	The Tyler Street Team is partnering with local CPAs who are volunteering their time to help people experiencing homelessness file their taxes online. Gateway to Hope is allowing individuals to use their address when filing their taxes so they can receive their EIP in the mail.

Location	Organization	Description
Lynchburg, Virginia	Miriam's House	Miriam's House is working with about 100 families in the community, helping to connect them with resources to file taxes. Individuals without a fixed address can use Miriam's House's address.

ADDITIONAL RESOURCES

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>

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

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>

Access the Get it Back Campaign's 2021 stimulus checks and tax credit outreach resources, including a marketing toolkit for immigrant outreach and outreach tips to connect people experiencing homelessness to stimulus payments here: <https://bit.ly/3o8QFXh>

Access United Way's 211 Economic Impact Payment Guide at <https://bit.ly/2Qx55Up>, or call the 211 Economic Impact Payment Helpline: (844) 322-3639

For more information, contact Alayna Calabro, policy analyst at NLIHC, acalabro@nlihc.org.

