

# GUIDANCE FOR HELPING PEOPLE EXPERIENCING HOMELESSNESS ACCESS THEIR ECONOMIC IMPACT PAYMENTS

**E**conomic Impact Payments (EIPs) are one-time direct payments from the federal government authorized in the Coronavirus Aid, Relief, and Economic Stability (CARES) Act. Individuals with a valid Social Security number and an adjusted gross income of less than \$75,000, including people who had no income and people whose sole source of income is Supplemental Security Income (SSI), may be eligible for a one-time payment of up to \$1,200, plus \$500 per eligible, dependent child under the age of 17. You can learn more about EIP and EIP eligibility standards [here](#).

Urgent action is needed to ensure people experiencing homelessness are able to access the money to which they are entitled. People have until October 15, 2020 to claim their EIP. This guidance is intended to help state and local advocates create a plan of action to work with people experiencing homelessness to help them obtain 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.

## WHAT YOU NEED TO APPLY FOR EIPS

People who filed a tax return in 2018 or 2019 and recipients of certain benefit programs - including Supplemental Security Income (SSI), Social Security, or veterans' benefits - will have their EIPs sent directly to the bank account or address already on file with the government. Individuals who have not filed taxes recently and are not receiving benefits can still receive their EIPs using the Internal Revenue Service's (IRS's) [Non-Filers tool](#). IRS also released a Toolkit to help advocates connect non-filers to their EIPs. You can access the Toolkit here: <https://bit.ly/33Nwje4>.

Potential EIP recipients using the Non-Filers tool will need the following information:

- Full name
- Email address

- Date of birth and valid Social Security number (SSN)
- Current mailing address

The Non-Filers tool will also ask for a bank account and routing number, Identity Protection Personal Identification Number, and a driver's license or state-issued ID number. However, entering this information is optional. People with qualifying children will also need their children's full name and SSN or Adoption Taxpayer Identification Number.

### For people who do not have an email address

Advocates can help people experiencing homelessness set up their own email address. You might also consider using your own email address on behalf of the person filing. The email address provided can be used to help track EIPs so recipients know when they can expect to receive their money.

### For people who do not have a Social Security Number

Unfortunately, a valid SSN is required in order to receive an EIP. Some states, including California, have decided to use their own state funding in order to extend stimulus payments to people without an SSN, including people who are not documented.

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 permanent address

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. 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. IRS will also mail EIP checks to P.O.

boxes.

### For people who do not have a bank account

People who do not have a bank account have the option of having their EIP check mailed to the address they provide through the Non-Filers tool. However, if someone is interested in setting up an account, they have options to do so.

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 used in the IRS's Non-Filers tool 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 debt card connected to the Cash App balance that can be used like a typical debt 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.

### For people interested in filing a tax return

If you are working with someone who is interested in filing a tax return, you may be able to connect them to free tax preparation services through the [Volunteer Income Tax Assistance](#) (VITA) program. Many VITA in-person sites have closed in response to COVID-19 concerns; you can check for a VITA site near you [here](#), or use the [online tool](#) instead.

## 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.

## LOOK OUT FOR SCAMS

Numerous [scams](#) related to EIPs have already been reported. Keep in mind:

- The IRS will not contact people via phone, text, social media, or email.
- You should not share personal information, especially SSN and banking information, via phone, text, email, or social media.
- IRS refers to EIPs only as "economic impact payments," not stimulus checks or recovery rebates. Any email, text message, phone call, or social media post that claims to be official but refers to these payments as anything other than "economic impact payments" is a scam.
- There is no processing fee associated with getting an EIP - you do not have to pay a third-party in order to receive your EIP.
- If someone promises to get EIP money distributed faster if you give them personal information, it is a scam.

You can report potential scammers to the IRS [here](#).

## EXAMPLES OF LOCAL EFFORTS TO HELP PEOPLE EXPERIENCING HOMELESSNESS ACCESS THEIR ECONOMIC IMPACT PAYMENTS

Organization	City, State	Description
Be a Blessing Birmingham	Birmingham, AL	Advocates at <a href="#">Be a Blessing Birmingham</a> are performing EIP outreach to people experiencing homelessness through their daily food delivery routes. Be a Blessing reserved blocks of time on Wednesday and Friday afternoons for people experiencing homelessness to make an appointment to come by their headquarters and work with advocates to submit information to receive their EIP. Advocates teamed up with <a href="#">Woke Vote</a> to get enough iPads and computers to check peoples' eligibility and submit their information through the IRS's Non-Filers tool. People experiencing homelessness are able to use Be a Blessing's headquarters as an address to receive their EIP checks.
Northeast Ohio Coalition for the Homeless (NEOCH)	Cleveland, OH	<a href="#">NEOCH</a> partnered with West Side Catholic Center to perform outreach to homeless communities. Volunteers with internet-accessible phones or iPads assist people experiencing homelessness in submitting their information. People experiencing homelessness are able to use West Side Catholic Center's address to receive their EIP checks.
Legal Services of Greater Miami, Inc.	Miami-Dade County, FL	Staff at <a href="#">Legal Services of Greater Miami, Inc.</a> have used their connections to community organizations - including shelters, social service agencies, and local government - to increase awareness about EIP eligibility and access. These resources are available in multiple languages. Staff has also been assisting people without internet access, including people experiencing homelessness, with using the Non-Filer tool on the IRS's website to obtain their EIPs.

Catholic Charities, DC	Washington, DC	<p>Through its <a href="#">Financial Stability Network</a>, <a href="#">Catholic Charities DC</a> is providing free assistance to low-income people and people experiencing homelessness who are interested in claiming their EIP. Financial Stability Network volunteers conduct interviews with clients over the phone and walk clients through the process of entering their own information. Volunteers have also obtained special permission from the IRS to review IDs and SSNs over Zoom to assist people in filling out their information. Catholic Charities is also partnering with local organizations that deliver food to people experiencing homelessness to get the word out about EIP eligibility. Flyers with information about EIP eligibility and Financial Stability Network's contact information are placed into food distribution bags. Catholic Charities is also placing flyers in the shelters they operate to spread awareness of EIP eligibility.</p>
Street Roots	Portland, OR	<p><a href="#">Street Roots</a> developed a clinic to support people experiencing homelessness in filing for their EIPs. The clinic is located at Street Roots' office, which has remained open on a limited schedule to offer EIP assistance. Additionally, <a href="#">CASH Oregon</a>, a VITA site, has set up a hotline to assist low-income people and people experiencing homelessness in filing taxes and accessing their EIPs.</p>
Nevada Homeless Alliance	Southern Nevada	<p><a href="#">Nevada Homeless Alliance</a> created a toolkit to help walk people through the process of filing taxes and/or receiving EIPs. The <a href="#">toolkit</a> includes information about where people experiencing homelessness can go to access internet, addresses they can use to receive EIP checks, and how they can set up pre-paid debt cards or bank accounts for direct deposits.</p>
Heartland Alliance	Illinois	<p>Heartland Alliance, in partnership with other nonprofits including Ladder Up, the Economic Awareness Council, New America, and Woodstock Institute, launched <a href="#">getmypaymentil.org</a>, a website to help people access their EIP and connect unbanked people to bank accounts. Chicago and Illinois are also integrating new resources into existing services, including equipping 311 and phone apps for youth experiencing homelessness with information on accessing EIPs. Finally, Heartland is performing targeted outreach to help people experiencing homelessness access EIPs.</p>

Learn more about EIPs on the IRS's [website](#).

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