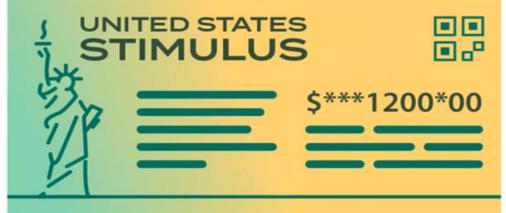
## National EIP Registration Day





# Stimulus for Homeless 101





## **Pre-Training Questions**

What more can we do for our clients?

What steps do they need to take and

where can they have them sent?

Where to start

How to get it

What can disqualify them from getting it

How will they receive their checks

What is the deadline for claiming the checks?

How to help so they have a spending plan and don't get robbed

How long does it take and eligibility

Who qualifies to receive & what is the exact process?

How to social distance when assisting

## **Agenda**

- Questions... post your questions in the chat box
- Timelines
- EIP Card
- Outreach strategies for safely reaching more homeless in your community amidst the COVID-19 pandemic
- Best places to reach homeless neighbors
- Script ideas (suggested, not legal advice)

## **Agenda**

- Step-by-step instructions for registering using the Non-Filer Tool on IRS.gov
- How to help with 6 essential services the homeless neighbors might need (i.e., IDs, mailing address, email address, bank account, cell phone, health insurance)
- How to create a spending plan
- The direct payment model
- Resources



## **Important Fact**

According to the Center on Budget and Policy Priorities, in 2020, as many as 12 million low-income people, including many homeless, who qualified for stimulus checks from the CARES Act did not get theirs either.

## TIMELINE

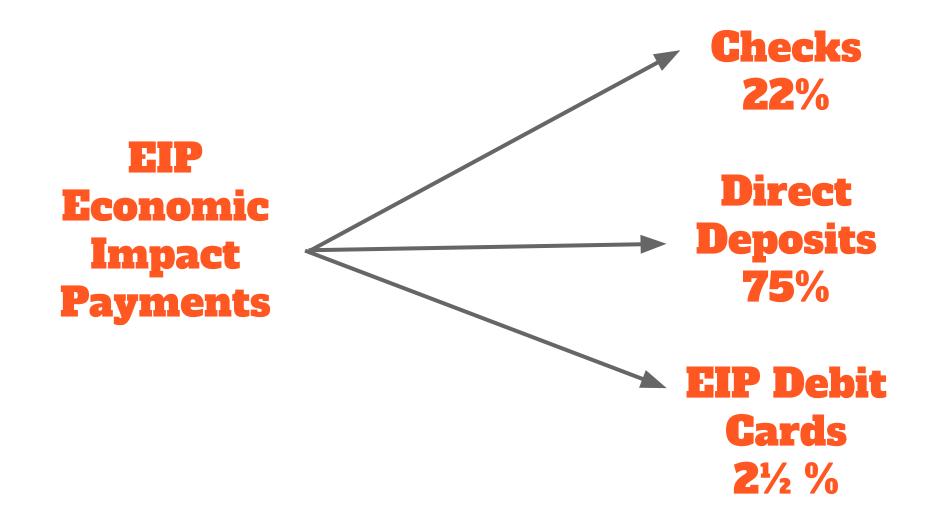
Tuesday November 10



# Registration Deadline IRS.gov

3 pm ET

Saturday November 21



## **EIPcard.com**



- Shop anywhere Visa® Debit
   Cards are accepted: in-store,
   online or by phone, including
   paying bills
- Get cash back at the register with PIN debit purchases at participating merchants
- Get cash surcharge-free at any in-network ATM



ATM Locator

Contact Us

Login

## Start using your EIP Card

Your Economic Impact Payment Card contains the money you are receiving as a result of the Coronavirus Aid, Relief, and Economic Security Act (CARES Act). The EIP Card is sponsored by the Treasury Department's Bureau of the Fiscal Service as part of the US Debit Card Program. Now that you've received your Card, here's how to activate and start using it.

Safe \* Convenient \* Secure

## **EIPcard.com**



For more information on Economic Impact Payments, please visit IRS.gov/EIP.







## TIMELINE

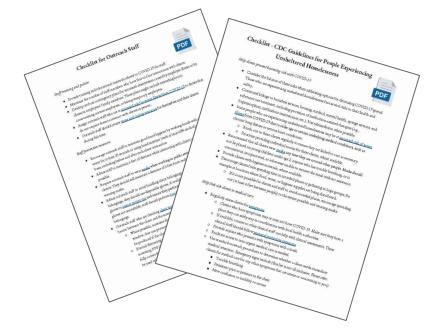


## 4 Outreach Strategies

- One-on-one case management
- Drop-in navigation centers
- Virtual navigators
- Outreach navigators











## **Be Safe**



"The best places to reach homeless neighbors are where they are right now!"

Not only are people generally more comfortable accepting help, but it saves time and energy. If you don't have homeless neighbors already coming to you as their case manager or navigator, you might consider **going "safely" to public spaces** where the homeless gather and **ask permission**.

## **Public Places**

Local food sharing programs such as food banks, food drop off points and food pantries

Public libraries

Shower trailers (programs such as Dignity on Wheels)

Laundromats (programs such as Laundry Love)

Shelters

Encampments

Camping

Car parking spots

Motels and hotels

Couch surfing

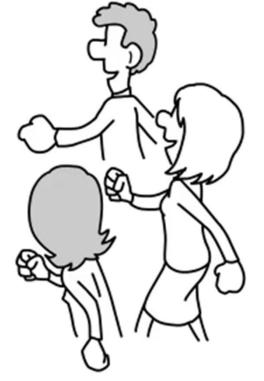
## **Script Ideas...**

- Did you receive your stimulus check?
- If you did not get your stimulus check or Economic Impact Payment (EIP), you have until November 21 to apply.
- To qualify, you...
  - Have to have a Social Security Number
  - Not be a tax dependent of someone else
- If you did not file a tax return in 2018 or 2019 and do not receive a social security payment, use the "non-filer" tool at IRS.gov





Typical payments range from \$1,200 to \$3,900 depending on the number of people in your household and your income.





## **Special Case**

Can my federal stimulus payment be intercepted for child support?

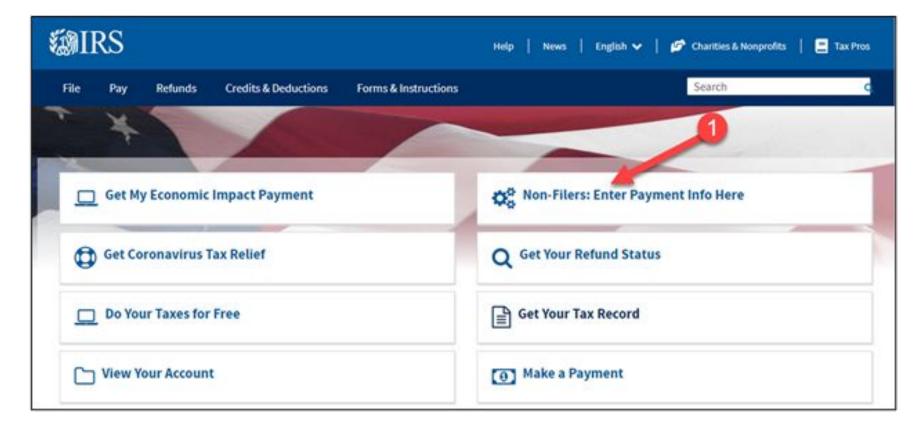
According to the Oregon Department of Justice, "Yes, according to federal law. In the CARES Act (federal stimulus bill), Congress did not exempt the stimulus payment from the federal tax offset program for past-due child support. The Governor's Executive Order 20-18 prohibiting garnishment of stimulus payments from financial institutions does not change the federal law. The interception of stimulus payments for past-due child support occurs before the payments are deposited into a bank account."

**Prep - What to Get Ready** 

- Social Security Number
- Mailing address (to receive the check)
- Email address
- Bank account or EIP debit card (not required)
- Cell phone to text (not required)
- PPE, computer or laptop with WiFi or MiFi, table/chairs, handouts, colored tape, signs



## Step 1 (of 8 Steps) - Apply at IRS.gov



## Step 2 - Scroll down to and click on the "Enter your information" button.

#### Non-Filers: Enter Payment Info Here

English | Español

#### Topics in the News

Coronavirus Tax Relief

#### Economic Impact Payments

News Releases

Multimedia Center

#### Tax Relief in Disaster Situations

Tax Reform

Taxpayer First Act

Tax Scams/Consumer Alerts

#### The Tax Gap

Fact Sheets

**IRS Tax Tips** 

e-News Subscriptions

IRS Guidance

Media Contacts

IRS Statements and Announcements



Use the Non-Filers tool by September 30 if you have not already given us your qualifying child's information to get a \$500 catch-up payment. For information about qualifying children, see our Economic Impact Payment Information Center.

Non-Filers: Enter Payment Info Here is a free IRS tool that allows you to easily and quickly provide us the necessary information about yourself and your family. We will use this information to determine your eligibility and payment amount and send you an Economic Impact Payment.

#### Who is eligible for the Economic Impact Payment?

U.S. citizens, permanent residents and <u>qualifying resident aliens</u> who:

- Have a valid Social Security number,
- · Could not be claimed as a dependent of another taxpayer, and
- Had adjusted gross income under certain limits.

#### Who should use Non-Filers: Enter Payment Info Here to provide information to receive the Economic Impact Payment?

Use the Non-Filers: Enter Payment Info Here tool if you do not normally and are not planning to file a federal income tax return for 2019 for any reason including:

- · Your income is less than \$12,200
- You're married filling jointly and together your income is less than \$24,400.
- You have no income

Do NOT use this tool if you will be filing a 2019 return. This includes those who file a tax return to get a refund even though they are not required to file a tax return. Using the tool instead of filing your 2019 return will slow down processing of your tax return and receiving any tax refundance.

#### Non-Filers who have not received an Economic Impact Payment need to provide information by October 15.

While most eligible U.S. taxpayers have <u>automatically received</u> their Economic Impact Payment, some may need to provide their information by October 15 if they have not received their payment yet.

If you don't usually file a tax return and you have not received your Economic Impact yet, the IRS may not have enough information to determine your eligibility. This includes those receiving the federal benefits listed below.

- Those receiving Social Security retirement, disability (SSDI), survivor benefits
- · Supplemental Security Income (SSI) recipients
- · Recipients of Veterans Affairs Compensation and Pension (C&P) benefits
- · Individuals who receive Railroad Retirement (RRB) benefits

You can submit your information online by October 15 using the Non-Filers tool.

We've provided English and Spanish options for you to enter your information. Clicking either button below will take you from the IRS site to one of our Free File Alliance partners. The sites are safe and secure.

**Enter your Information** 

Ingrese su Información



## Step 3 - Click on the "Get Started" button.

#### **Non-Filers: Enter Payment Info**

#### Resources

EAQs Return to IRS



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

This is a Free File Fillable Forms product.

#### If you don't usually file a tax return, submit your information here to get the Economic Impact Payment

If you receive veterans disability compensation, a pension, or survivor benefits from the Department of Veterans Affairs, or your income level does not require you to file a tax return, then you need to submit information to the IRS to receive an Economic Impact Payment.

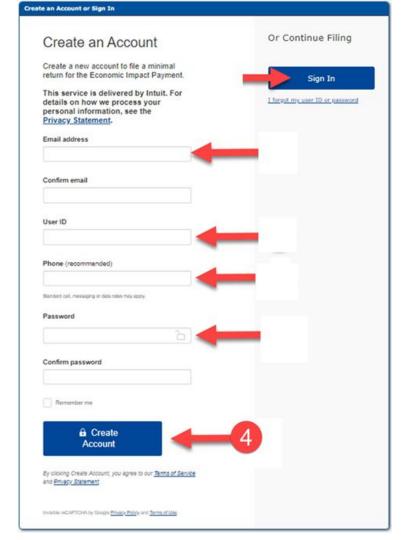
Complete this free online form so that the IRS can identify you and your dependents, and receive valid direct deposit and address information about you. This information allows the IRS to calculate your eligibility and send you the Economic Impact Payment.

#### Do NOT continue here if:

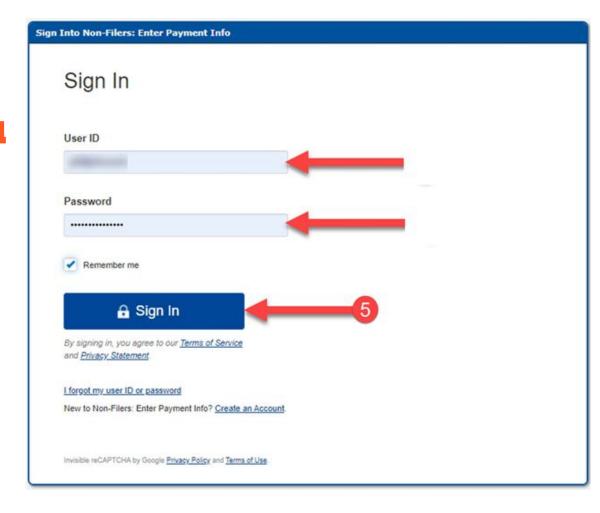
- You receive Social Security retirement, disability (SSDI), survivor benefits, Supplemental Security Income (SSI) or Veterans
  Affairs benefits. The IRS will automatically send you an Economic Impact Payment.
- . You have already filed a 2019 federal income tax return.
- Your 2019 gross income exceeded \$12,200 (\$24,400 for a married couple) or other reasons require you to file a 2019 federal tax return.
- . You were married at the end of 2019 and are not submitting information here with your spouse.
- You were not a U.S. citizen, permanent resident or qualifying resident alien in 2019.



# Step 4 - Create an account.



Step 5 - When you sign in (in the future), you will need your **User ID** and Password.



## Step 6 - Complete IRS STEP 1: Fill Out Your Tax Forms.

Enter Your Information					
Filing Status					
Single Married filing jointly					
If there is one adult on this registration, select Sing	e. If there are two, select Married filing jointly.				
Personal Info					
Your first name and middle initial	Last name	Last name			
If joint return, spouse's first name and middle initial	Last name		Spouse's social security num		
Home address (number and street). If you have a P.O. b	ox, enter the P.O. box only if no mail is delivered to y	our home. Apt. no.			
City, town or post office, state, and ZIP code. If you have	a foreign address, also complete spaces below.				
City/town/post office	US state	US ZIP code			
		~			
Foreign country name	Foreign province/state/county	Foreign postal code			
r oreign country name	v V	7.0.491 posts 1004			
		EG 14			

## Step 6 - Complete IRS STEP 1: Fill Out Your Tax Forms.

	Last name	(2) Social security number	(3) Relationship to you	(4) Dependent's IP PI	N (if applicable)
	8	+ +		<b>+</b>	
		1 1		~	
		+ +		č†	
anking Information		Type: (	Checking O Sa	vings	
roviding the IRS with	direct deposit informa	ation can expedite your econ	nomic impact payme	ent. If you don't have a	bank account,
	ck.				
ne IRS will issue a che					
	N (if Applicable)				
ne IRS will issue a che					
e IRS will issue a che dentity Protection P	PIN				

# Step 7 Complete IRS STEP 2: E-File Your Tax Forms.

TEP 1. Fill Out Your Tax Forms	STEP 2. E-File Your Tax Forms	
Enter Your Information	7	
Personal Verification	d Gross Income (AGI), or your 2018 five-digit self-se	alantad sinnahira PIN
If you're filing together, you and your spo		ereview any result of the
	and enter your AGI in the space provided below. Lo	ok for your AGI on line 7 of the Form 1040
If you did not file a return last year, a     If your spouse did not file a return last	ear with the same spouse you filed with last year, "I enter a zero in the "Taxpayer" AGI space, st year, enter zero in the "Spouse" AGI space, ast year's AGI, use the IRS <u>Get Transcript Link</u>	Taxpayer" and "Spouse" will have the same AGI.
	Taxpayer	Spouse (if filing jointly)
Last year's AGI:		
OR		
B. Enter last year's self-selected signaturabove.	re PIN. If you do not have or do not remember you	r PIN, skip this step and follow the instructions in step A
	Taxpayer	Spouse (if filing jointly)
Last year's five-digit self-selected signatu	re PIN:	

#### Electronic Signature

To sign your return electronically, enter all the information and select Continue to E-File. If you are filing together, you and your spouse must both add a PIN and date of birth.

# Step 7 Complete IRS STEP 2: E-File Your Tax Forms.

TEP 1. Fill Out Your Tax Forms STEP 2. E-Fil	e Your Tax Forms	
A. Today's Date (mm/dd/yyyy)	mm/dd/yyyy	
3. Cell phone number		
	Taxpayer	Spouse (if filling jointly)
C. You can choose any 5 numbers for your PIN. (Don't use 00000 or 12345)		
). Date of birth (mm/dd/yyyy)	mm/dd/yyyy	mm/dd/yyyy
If you do not have a driver's license or State issue	ued ID, you can leave the following	fields blank.
Driver's license or State issued ID number		
. Driver's license or State issued ID state		
Driver's license or State issued ID issue date	mm/dd/yyyy	mm/dd/yyyy
H. Driver's license or State issued ID expiration date	mm/dd/yyyy	mm/dd/yyyy
Email Verification		
Filing status emails will be sent to:	. Verification is required to subr	mit your filing and, your email address is verified
o verify your email address, select <u>Update Your Accou</u>	nt. Return here to complete filing.	
		Continue to E-File

## Step 8 (of 8) - Verify your email.

#### Checklist - Non-Filer Tool on IRS.gov\*



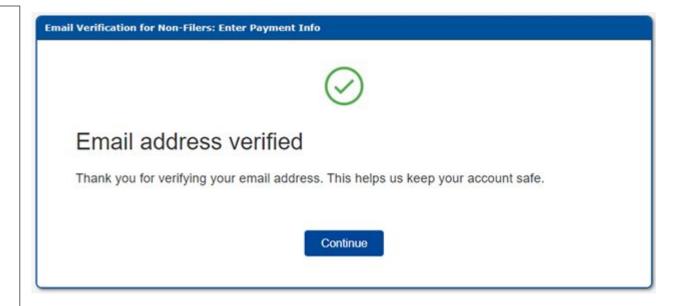
#### Information non-filers will need to provide:

- ☐ Full name, current mailing address and an email address
- $\ensuremath{\square}$  Date of birth and valid Social Security number
- 🗅 Bank account number, type and routing number, if you have one
- Identity Protection Personal Identification Number (IP PIN) you received from the IRS earlier this year, if you have one
  - Taxpayers who previously have been issued an Identity Protection PIN but lost it, must use the <u>Get an IP PIN tool</u> to retrieve their numbers
- Driver's license or state-issued ID, if you have one
- For each qualifying child during 2019: name, Social Security number or Adoption Taxpayer Identification Number and their relationship to you or your spouse

#### What to expect

- Create an account by providing your email address and phone number, and establishing a user ID and password.
- You will be directed to a screen where you will input your filing status (Single or Married filing jointly) and personal information.
  - □ Note: Make sare you have a valid Social Security number for you (and your gouse if you were married at the end of 2019) unless you are filing "Married Filing Jointly" with a 2019 member of the military. Make sure you have a valid Social Security number or Adoption Taxyayer Identification Number for each dependent you want to dain for the Economic Impact Payment.
- □ Check the "box" if someone can claim you as a dependent or your spouse as a dependent.
- ☐ Complete your bank information (otherwise we will send you a check).
- You will be directed to another screen where you will enter personal information to verify yourself. Simply follow the instructions. You will need your driver's license (or state-issued ID) information. If you don't have one, leave it blank.
- □ You will rective an email from Customer Service at Free File Fallable Forms, a trusted IRS partner, that either addressed you have successfully submitted your information, or that tells you there is a problem and how to correct it. Free File Filiable forms will use the information to automatically complete a Form 1040 and transmit it to the RS to compute and eard you a paymen.

 ${\rm *Non-Filer~Site~on~IRS.gov:} \underline{irs.gov/coronavirus/non-filers-enter-payment-info-here}$ 



## How to Help With 6 Essential Services





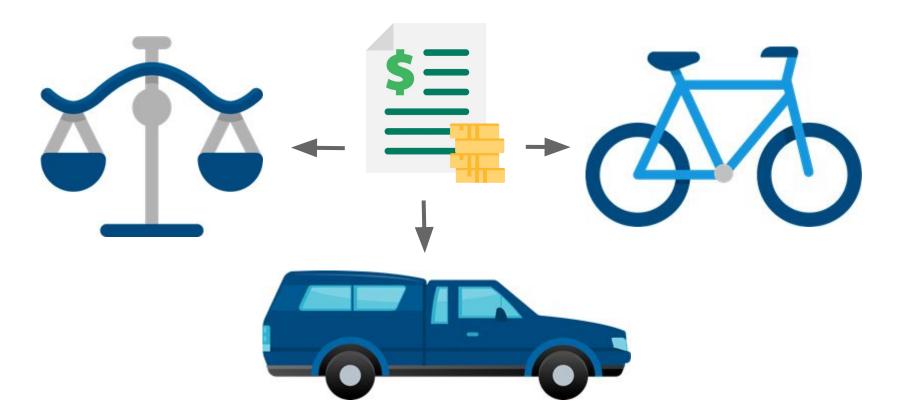






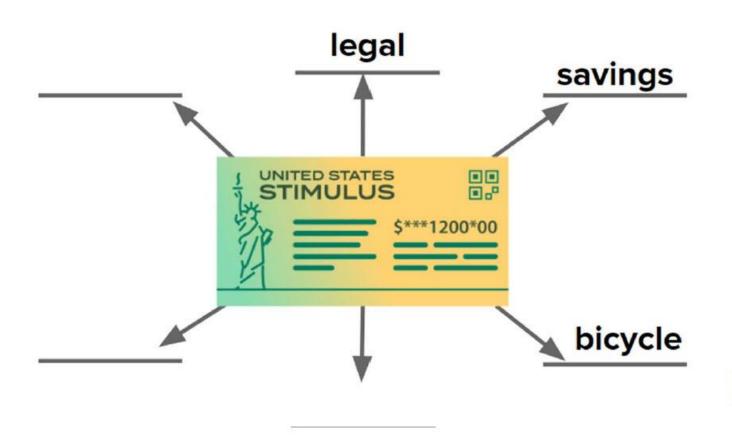


## **How to Create a Spending Plan**





## **Worksheet: Stimulus Spending Plan**





### consumerfinance.gov/practitioner-resources/your-money-your-goals



Toolkit Websites

Booklets (multiple languages) Training Videos

Companion Guides Co-Branding Booklets

# During "Direct Giving" Model (the final segment) of this Zoom Training, please leave your evaluation in the Chat Box...

- One take-away from today's training is...
- What surprised me was...
- What I liked most was...
- What I would like to hear more about is...

## **Direct Giving Model**



Stereotype 1 - The homeless will spend money you give them on alcohol, cigarettes or drugs. As a result, they will not spend money on essential items, such as food, clothing and housing. New research on "direct giving" to homeless neighbors shows a 39% reduction in spending on alcohol, cigarettes or drugs.

Stereotype 2 - The homeless suffer from impulse spending, which results in spending their money all at once. New research shows that the homeless "do not spend the money all at once, and instead retain a significant amount over 1 year."

## **Cont... Direct Giving Model**



Stereotype 3 - The homeless will not save their money. A new study shows instead that homeless neighbors actually retain roughly \$1,000 in just 12 months.

According to a report by CNN, "researchers in a new study found that homeless people who received direct cash transfers were able to find stable housing faster." The new study conducted on "direct giving" by the New Leaf Project challenges these three stereotypes. "This is not merely a gesture of help..."

## What Is the Direct Giving Model?

According to the report entitled *Taking Bold Action on Homelessness* by the New Leaf Project, "direct giving is a simple idea that is proving to be powerful and transformative. A one-time cash transfer is awarded to a person who is living in poverty and can be spent according to the individual needs."

"The direct giving model has been proven to empower recipients to find housing and purchase goods that improve their lives, while restoring dignity, confidence and a sense of well-being."

Researchers add that "our evidence to date, indicates that we are making an impact, and that direct giving is an effective tool to quickly reintroduce stability into people's lives."

## **How Does the Study Work?**

"Fifty individuals were randomly selected to receive a one-time cash transfer of \$7,500."

"As an additional support," the homeless participants "completed a series of workshops involving the development of a personal plan and self-affirmation exercises."

"In total, 115 participants were randomly assigned to one of four groups:

Group 1 - \$7,500 + workshop and coaching

Group 2 - \$7,500 + workshop (but no coaching)

Group 3 - No cash + workshop and coaching

Group 4 - No cash + no workshop or coaching"

## What Was the Impact?

According to researchers, "to date, our preliminary data indicates that, on average," the homeless participants:

- "Move into stable housing faster
- Spend fewer days homeless
- Retain over \$1,000 in savings through 12 months
- Increase spending on food, clothing, and rent
- Achieve greater food security
- Made wise financial choices with a 39% reduction in spending on alcohol, cigarettes and drugs
- Reduce reliance on the shelter system of care, resulting in cost savings to society."

## What Did the Homeless Participants Say?

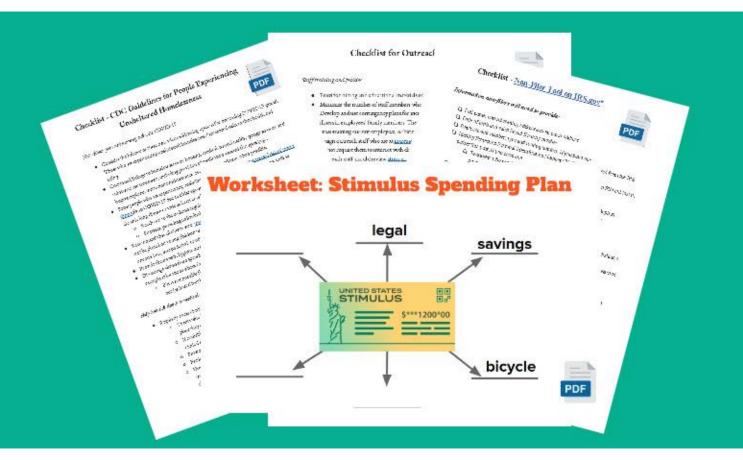
According to one participant, "I had hit rock bottom. You couldn't get any lower than where I was. I had no hope and then when the money came and I found housing and then daycare, it just all kind of came into place."

Another participant adds, "The impact it had on my life was huge. If I had not received the cash transfer..., I wouldn't be able to get my car back on the road."

A third participant says, "It helped me solve a lot of issues... Now, I have a place. I can focus on getting to school, getting that career, focus on my son..."

### **Resource Reminder**

- Google Slides from Zoom training .pdf
- Free Kindle version of *Stimulus for Homeless*
- 244-page Financial Empowerment Toolkit + video training
- Checklists
- Worksheet
- Customizable flyer for outreach
- Replay video... emailed within 24 to 48 hours
- Searchie video searching... emailed within 24 to 48 hours



## TIMELINE Reminder

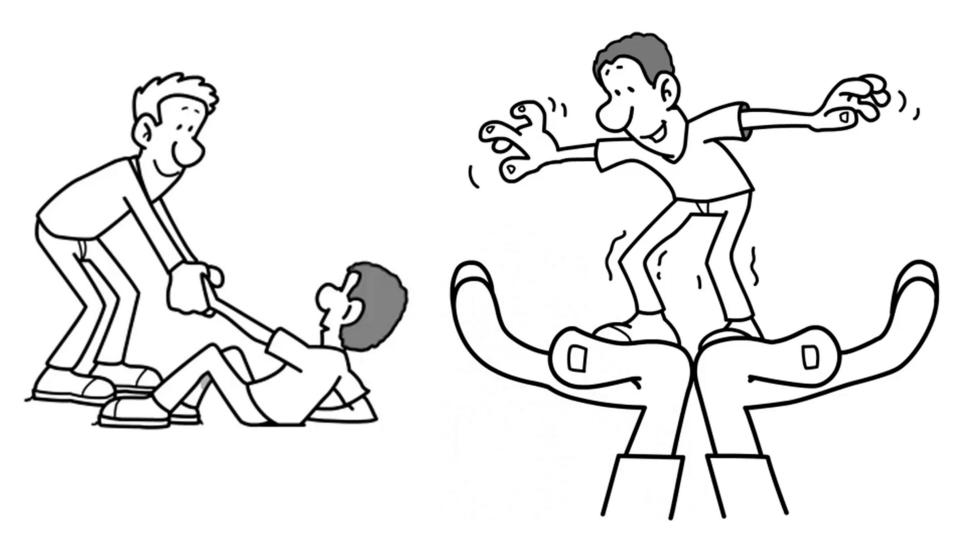
Tuesday November 10



Registration
Deadline
IRS.gov

3 pm ET

Saturday November 21





# Stimulus for Homeless 101



