

## Claiming the 2020-2021 Stimulus Dollars

Millions of dollars are being left on the table unclaimed because many Americans who are unhoused, unsheltered or low income are not sure how to obtain money distributed from the Federal Stimulus Package. Nine million Americans who do not file taxes normally had not claimed their \$1200 stimulus checks six months after passage of the April 2020 Cares Act (10.8 billion dollars of benefits).

### Overview of the Stimulus

- There have been 3 cash payouts related to Covid relief to most Americans, including dependent children
  - \$1200 in the Spring of 2020,
  - \$600 in the winter of 2020/21 and
  - \$1400 most recently
- Sum total of **\$3200** per person.
- This does not include payments for unemployment support, rent relief, food benefits, etc.

### Eligibility- Non Filer

- A person below the income threshold for filing federal taxes (\$12,400 for an individual and \$24,800 for a married couple) is eligible for these payments. See IRS form here <<https://www.irs.gov/coronavirus/non-filers-enter-payment-info-here>>.

### Claiming the Funds

- **A.** If you filed a 2019 federal return or used the non-filers IRS tool (now closed since Nov. 21, 2020 ) you will get the most recent stimulus automatically.
- Everyone else not in category **A** must file a 2020 federal tax return even if not required to under IRS income guidelines, to get the latest (\$1400) payment. This will also give them the option to claim a Recovery Rebate Credit including all 3 payments, if they did not receive the first two stimulus payments.
- You may file the 1040 Tax Form on-line for free on the IRS web site if your income is \$72,000 or less or print a tax form, fill out and sign and mail to IRS. Here is the printable 2-page 1040 tax form. <<https://www.irs.gov/pub/irs-pdf/f1040.pdf>>. You will need a social security number and permanent mailing address. Also, instructions on how to file federal taxes for free are here <<https://www.irs.gov/filing/free-file-do-your-federal-taxes-for-free>>.
- The IRS has a search tool to find free tax preparation services from volunteers, which can be used by persons making \$57,000 or less, people with disabilities, those with limited English or those 60 years of older.

### **Limited Access to Internet**

- For those without internet or smart phone connection, you can dial 211 in Sacramento or use the 211 web site: <<https://www.211sacramento.org/211/online-database/categories/financial-help/tax-preparation-help/>> to find local free tax preparation services.
- The 211 Sacramento hotline can also assist persons to get official California ID cards (driving or non-driving).
- IRS is working with FDIC in assisting persons to set up bank accounts. Stimulus payments can then be sent directly to bank accounts by EFT.
- Payments can be deposited directly to benefit cards associated with Soc. Sec. retirement, survivor or disability benefits, railroad retirement, SSI, or VA benefits if eligible.
- Payments can also be mailed by check or added to a prepaid debit card. Organizations serving homeless persons, such as Loaves and Fishes or faith-based organizations, may provide free P.O. boxes.
- Payments to persons without a fixed address or bank account are difficult. You can still go to a federal tax return office and file a claim for your money which will be put on an electronic debit card, informally known as an Electronic Impact Payment (EIP) card.
- You can visit an IRS Volunteer Income Tax Assistance (VITA) Office but an appt. is needed in advance. Here is a link to local Sacramento area offices within 25 miles of zip 95814  
<<https://irs.treasury.gov/freetaxprep/jsp/vita.jsp?zip=95814&lat=38.5824933&lng=-121.4941738&radius=25>> or use this finder tool for other offices  
<<https://irs.treasury.gov/freetaxprep/>>. United Way also has a 211 Economic Impact Payment Helpline at (844) 322-3639.
- Households with new babies in 2020, persons who earned less in 2020 than in 2019 and first time young adult filers may also be eligible for these benefits.