

Dear Habitat Current and Future Homeowners, during this difficult time, there is some good news in the form of a bipartisan \$2 trillion economic relief plan to offer assistance to households affected by the coronavirus pandemic.

Here's a summary of the things we think might help you understand what support you might be eligible for. This information is solely intended as a guide and information may change or vary depending on your particular situation. Please be sure to confirm this information with the appropriate Government agencies responsible for administering this support. Citations are listed at the end of this document. Stay safe!

### **FAQs: What Does the Coronavirus relief aid mean to me?**

#### **How much will I receive from the CARE Act?**

Most adults will get \$1,200, although some would get less. For every qualifying child age 16 or under, the payment will be an additional \$500.

#### **How many payments will there be?**

Just one. Future bills could order up additional payments, though.

#### **How do I know if I will get the full amount?**

It depends on your income. Single adults with Social Security numbers who have an adjusted gross income of \$75,000 or less will get the full amount. Married couples with no children earning \$150,000 or less will receive a total of \$2,400. And taxpayers filing as head of household will get the full payment if they earned \$112,500 or less.

You can find your adjusted gross income on Line 8b of the 2019 1040 federal tax return.

#### **What if I am a dependent?**

You can't get a payment if someone claims you as a dependent, even if you're an adult. In any given family and in most instances, everyone must have a valid Social Security number in order to be eligible. There is an exception for members of the military.

#### **Do college students get anything?**

Not if anyone claims them as a dependent on a tax return. Usually, students under the age of 24 are dependents in the eyes of the taxing authorities if a parent pays for at least half of their expenses.

#### **What year's income should I be looking at?**

2019. If you haven't prepared a tax return yet, you can use your 2018 return. If you haven't filed that yet, you can use a 2019 Social Security statement showing your income to see what an employer reported to the I.R.S.

**Will I have to apply to receive a payment?**

No. If the IRS already has your bank account information from your 2019 or 2018 returns, it will transfer the money to you via direct deposit based on the recent income-tax figures it already has.

**What if my direct deposit information has changed or I want to add it for the first time?**

On March 30, the [I.R.S. said on its website](#) that it would build a portal where people can update their information “in the coming weeks.”

**When will the payment arrive?**

The Treasury expects most people will get their payments by April 17. People using the new portal would likely not get money until a few weeks after they are first able to provide their information. The I.R.S. has not said when those receiving paper checks would get them.

**What if I haven't filed tax returns recently? Will that affect my ability to receive a payment?**

It could. People who typically don't file a tax return will need to file a simple tax return to receive an economic impact payment. Included among those are many low-income taxpayers, veterans and individuals with disabilities.

The I.R.S. has said it would post information “soon” on its [coronavirus information page](#) about how to file a return with “simple, but necessary” information, including direct deposit information.

If you're worried about money that you already owe that you cannot pay, the I.R.S. recommends consulting a tax professional who can help you request an alternative payment plan or some other resolution. You may also be able to [apply online](#) without the help of a pro.

**Will most people who are receiving Social Security retirement and disability payments each month also get a stimulus payment?**

Yes.

**Will eligible unemployed people get these stimulus payments? Veterans?**

Yes and yes.

**If my payment doesn't come soon, how can I be sure that it wasn't misdirected?**

According to the bill, you will get a paper notice in the mail no later than a few weeks after your payment has been disbursed. That notice will contain information about where the payment ended up and in what form it was made. If you couldn't locate the payment at that point, it would be time to contact the I.R.S. using the information on the notice.

**Do I have to pay income taxes on the amount of my payment?**

No.

**If my income tax refunds are currently being garnished because of a student loan default, will this payment be garnished as well?**

No. In fact, the bill temporarily suspends nearly all efforts to garnish tax refunds to repay debts, including those to the I.R.S. itself. The waiver may not apply to people who are behind on child support.

**Unemployment Benefits**

In Florida these benefits are called reemployment assistance and are designed to help people who are recently unemployed because they were laid off, fired or if they left their employer.

Persons who were furloughed or laid off due to COVID-19 should file for these benefits as soon as possible. The Florida Department of Economic Opportunity released information about filing for reemployment benefits amid the pandemic. [Click here for all the details.](#)

**Who qualifies due to coronavirus, according to Florida Department of Economic Opportunity:**

- People who were ordered to quarantine by a medical professional or a government agency.
- Those who are laid off or sent home without pay for an extended period by their employer due to COVID-19.
- Those who are caring for an immediate family member who is diagnosed with the virus.

**Here are the steps to file for reemployment benefits and what you will need:**

- Visit [floridajobs.org](http://floridajobs.org) to submit your application.
- You will need: Social Security number, driver's license or state ID, your past 18 months of employment -- including name of employer, separation reason, earnings and dates of employment. If you are not a U.S. citizen you will also need work authorization, military employees will need DD-214 member 2, 3, 4, 5, 6, 7, or 8 and federal government employees need a SF 8 or SF 50.
- Your claim will then go to review to determine if you qualify.
- Following your application, applicants must login to the CONNECT system every two weeks to request benefit payment. You will receive a date at the end of your application telling you when to return to CONNECT.

[You can watch a video here for a guide to how to apply:](#)

People who need help filing a claim due to disabilities or have questions can call 1-800-681-8102. Be advised, due to the high call volume because of COVID-19, applicants wait times are long.

### **Who will be covered by the expanded program?**

The plan covers far more workers than are usually eligible for unemployment, including self-employed people and part-time workers. Those who are unemployed, are partly unemployed or cannot work for a wide variety of coronavirus-related reasons will be more likely to receive benefits.

### **How much will I receive?**

It is still unclear in Florida. Unemployment benefits often replace roughly 40 to 45 percent of your wage. The expansion in the Act will pay an extra amount to fill the gap.

Under the plan, eligible workers will get an extra \$600 per week on top of their unemployment benefit. States have the option of providing the entire amount in one payment, or sending the extra portion separately. But it must all be done on the same weekly basis.

### **Are gig workers, freelancers and independent contractors covered?**

Yes, self-employed people are newly eligible for unemployment benefits. Benefit amounts will be calculated based on previous income, using a formula from the [Disaster Unemployment Assistance program](#). Self-employed workers will also be eligible for the additional \$600 weekly benefit provided by the federal government.

### **What if I'm a part-time worker?**

Part-time workers are eligible for Federal benefits under this bill and are also eligible for the additional \$600 weekly benefit.

### **What if my child's school or day care shut down?**

If you rely on a school, a day care or another facility to care for a child, elderly parent or another household member so that you can work — and that facility has been shut down because of coronavirus — you are eligible.

### **I was about to start a new job and now can't get there because of an outbreak.**

You're eligible for benefits. You will also be covered if you were immediately laid off from a new job and did not have a sufficient work history to qualify for benefits under normal circumstances.

### **I had to quit my job as a direct result of coronavirus. Would I be eligible to apply for benefits?**

It depends. Let's say your employer didn't lay you off but you had to quit because of a quarantine recommended by a health care provider, or because your child's day care closed and you're the primary caregiver. Situations like that are covered.

But this provision wasn't intended to cover people who quit (or want to quit) because they fear that continuing to work puts them at risk of contracting coronavirus, according to congressional aides.

**The breadwinner of my household has died as a result of coronavirus. I relied on that person for income, and I'm not working. Is that covered?**

Yes.

**Whom does the bill leave out?**

Workers who are able to work from home, and those receiving paid sick leave or paid family leave are not covered. New entrants to the work force who cannot find jobs are also ineligible.

**How long would the broader program last?**

Expanded coverage would be available to workers who were newly eligible for unemployment benefits for weeks starting on Jan. 27, 2020, and through Dec. 31, 2020.

**I'm already receiving unemployment benefits. Will I receive any help?**

Yes. Even if you're already receiving unemployment benefits for reasons unrelated to the coronavirus, your state-level benefits will still be extended by 13 weeks. You will also receive the extra \$600 weekly benefit from the federal government.

**My unemployment recently ran out — could I sign up again?**

Yes. If you've exhausted your benefits, eligible workers can generally reapply. But how much you get and for how long depends on the state where you worked. Everyone gets at least another 13 weeks, along with the extra \$600 payment through July 31.

**Will this income disqualify me from any other programs?**

Maybe. The additional \$600 benefit counts as income when determining eligibility for means-tested programs, except for Medicaid and the Children's Health Insurance Program, known as CHIP.

**How long will I need to wait for benefits?**

It's unclear how long it will take to process claims — especially with state offices so strained by a flood of them.

### **Student Loans**

The federal government has already waived two months of payments and interest for many federal student loan borrowers. Is there a bigger break now with the new bill?

Yes. Until Sept. 30, there will be automatic payment suspensions for any student loan held by the federal government. It is hard to contact many of the loan servicers right now, so check your account

online in the coming weeks. Once you are logged in, look for the current amount due. There, you should be able to see if the servicer has reset its billing systems so that you are showing no payment due.

### **How do I know if my loan is eligible?**

If you've borrowed money from the federal government — a so-called direct loan — in the past 10 years, you're definitely eligible. According to the Institute for College Access & Success, 90 percent of loans (in dollar terms) will be eligible.

Older Federal Family Educational Loans (F.F.E.L.) that the U.S. Department of Education does not own are not eligible, nor are Perkins loans, loans from state agencies, or loans from private lenders like Discover, Sallie Mae and Wells Fargo. The holders of all those kinds of loans may be offering their own assistance programs.

Within a few weeks, you are supposed to receive notice indicating what has happened with your federal loans. You can choose to keep paying down your principal if you want. Then, after Aug. 1, you should get multiple notices letting you know about the cessation of the suspension period and that you may be eligible to enroll in an [income-driven repayment plan](#).

### **Will my loan servicer charge me interest during the six-month period?**

The bill says that interest “shall not accrue” on the loan during the suspension period.

### **Did the legislation make it illegal for any internet provider to cut off service to an individual or small business that can't pay its bills?**

No.

### **Did the legislation make it illegal for utility providers to cut off service?**

No.

### **Will there be damage to my credit report if I take advantage of any virus-related payment relief, including the student loan suspension?**

No. There is not supposed to be, at least.

The bill states that during the period beginning on Jan. 31 and continuing 120 days after the end of the national emergency declaration, lenders and others should mark your credit file as current, even if you take advantage of payment modifications.

If you had black marks in your file before the virus hit, those will remain unless you fix the issues during the emergency period.

Credit reporting agencies can make errors. Be sure to [check your credit report](#) a few times each year, especially if you accept any help from any financial institution or biller this year.

### **Is there any relief for renters in the bill?**

Yes. The bill puts a temporary, nationwide eviction moratorium in place for any renters whose landlords have mortgages backed or owned by Fannie Mae, Freddie Mac and other federal entities. This will last for 120 days after the bill passes, and landlords also can't charge any fees or penalties for nonpayment of rent.

### **References**

New York Times, March 31<sup>st</sup>, 2020 Tara Siegel Bernard and Ron Lieber – Stimulus Checks, Unemployment and the Coronavirus Plan

Orlando Sentinel Emilee Speck March 31<sup>st</sup>, 2020 How to File for Unemployment Benefits during the Coronavirus Pandemic

FloridaJobs.org Reemployment Assistance COVID-19 FAQs

Cornell Law School Legal Information Institute 625.6 WEEKLY AMOUNT; JURISDICTIONS; REDUCTIONS.

Institute for College Access and Success <https://ticas.org/>