FAQs about resources everyone can use

Why are individuals receiving checks of up to $1,200?

The public health and economic consequences of COVID-19 are significant. These payments help people afford what they need during this public health crisis, as many are experiencing a significant cash crunch.

When will the payments be distributed?

The Internal Revenue Service (IRS) will work to make payments quickly. For people who filed a federal income tax return in 2018 or 2019, payment processing will be based on payment or address information already on file with the IRS. These payments began to be made in the week of April 13. This includes Social Security Assistance beneficiaries who filed federal tax returns that included direct deposit information.

The IRS began issuing paper checks to individuals in early May. The paper checks are issued at a rate of approximately 5 million per week. The checks will be issued in reverse “adjusted gross income” order—starting with people with the lowest income first.

How large are the payments?

The amount of the payment depends on family size. The payment is $1,200 for each adult individual ($2,400 for joint filers), and $500 per qualifying child under age 17. The payment is reduced by $5 for every $100 of income to the extent a taxpayer’s income exceeds $150,000 for a joint filer, $112,500 for a head of household filer, and $75,000 for anyone else (including single filers).

Do payments need to be repaid?

No, the payments do not need to be repaid. If you experienced an income loss in 2020 or if you have an increase in family size, you may be able to claim an additional credit of the difference when filing your 2020 tax federal income tax return in 2021.

Will the payments be reduced or offset against certain debts?

The Coronavirus Aid, Relief, and Economic Security (CARES) Act intentionally prohibits the federal government from reducing or offsetting payments against debts owed to the federal government or state income taxes. However, there is no exemption for child support debt and payments to noncustodial parents who owe past-due child support may be subject to intercept.

How will the payments be delivered?

Payments will be delivered automatically—by the IRS—to most Americans who file individual federal income tax returns. When available, electronic direct deposit will be used in place of mailing a physical check.
Can I check the status of my payment or enter in my direct deposit information to receive the payment faster?

Yes. The IRS recently launched an online “Get My Payment” tool so taxpayers can find out the status of their payment and enter their direct deposit information.

Many individuals don't need to file a tax return. Are non-filers eligible for the payments?

Yes. There is no earned income requirement to be eligible for a payment, but non-filers may need to take additional steps to receive it. The Internal Revenue Service recently launched a web tool for people who didn’t file taxes in 2018 or 2019 to enter basic information, including a Social Security Number, to determine eligibility, payment amount, and receive a payment. The IRS recently announced that Supplemental Security Income (SSI) and Veterans Affairs (VA) Compensation and Pension recipients will automatically receive their Economic Impact Payment in the same manner they receive their SSI benefits. This process is still evolving, and the Internal Revenue Service is posting specific guidance on their website.

Who should use the Non-Filers tool?

This new tool is designed for people who did not file a tax return for 2018 or 2019 and who don’t receive Social Security retirement or disability benefits or Railroad Retirement benefits. Others who should consider the Non-Filers tool as an option, include:

**Lower income:** Among those who could use Non-Filers: Enter Payment Info tool are those who haven’t filed a 2018 or 2019 return because they are under the normal income limits for filing a tax return. This may include single filers who made under $12,200 and married couples making less than $24,400 in 2019.

**Veterans beneficiaries who did not file a tax return in 2018 or 2019:** The IRS recently announced that they are working with the Department of Veterans Affairs to ensure Veterans and their beneficiaries who receive Compensation and Pension (C&P) benefit payments will receive their Economic Impact Payments automatically and without additional paperwork. The IRS says that the timing on the payments is still being determined while they work with the VA. People in this group who have qualifying children under age 17 should use Non-Filers: Enter Payment Info to claim the $500 payment per child.

**Social Security Administration (SSA), SSDI, SSI, and Railroad Retirement Board (RRB) beneficiaries with qualifying dependents:** These groups will automatically receive $1,200 Economic Impact Payments. People in this group who have qualifying children under age 17 should use Non-Filers: Enter Payment Info to claim the $500 payment per child. SSA and RRB beneficiaries with a qualifying dependent child should use the Non-Filers: Enter Payment Info tool should by noon ET on Wednesday, April 22 to receive their full payment. Otherwise, the $500 per eligible child amount would be paid in association with your 2020 tax return. SSI and VA recipients have more time to add information about qualifying dependent children.
COVID-19 ECONOMIC RESOURCES
Congressman Earl Blumenauer ■ Third District of Oregon ■ blumenauer.house.gov

Students and others: If someone else claimed you on their tax return, you will not be eligible for the Economic Impact Payment or using the Non-Filer tool.

How will a person who has recently moved access the payments?

The IRS will determine payment delivery systems for everyone entitled to payments.

Will the payments affect my eligibility for federal income-targeted programs?

No, the payment is considered a tax refund and is not counted towards eligibility for federal programs.

What identification requirements apply to receive payments?

Taxpayers must have Social Security Numbers for themselves and their qualifying children in order to receive the payment.

Are families eligible for rebates when some (but not all) members have SSNs?

In the case of mixed-status families where the filer has a Social Security Number and the child does not, the filer should be able to claim the credit for the $1,200 ($2,400 if married) for themselves, but not the $500 per child without a Social Security Number. In the case of mixed-status families where the filer does not have a Social Security Number and the child does, the rebate is not available except for military families where one spouse has a Social Security Number.

I need to withdraw funds for my retirement for coronavirus-related purposes, how do I know if I am eligible to do so without penalty?

A coronavirus-related distribution is a one made to an individual: (1) who is diagnosed with COVID-19, (2) whose spouse or dependent is diagnosed with COVID-19, or (3) who experiences adverse financial consequences as a result of being quarantined, furloughed, laid off, having work hours reduced, being unable to work due to lack of child care due to COVID-19, closing or reducing hours of a business owned or operated by the individual due to COVID-19, or other factors as determined by the Treasury Secretary.
Is there any relief for upcoming rent, mortgage, and utility payments?

Any homeowner with a mortgage purchased by Fannie Mae and Freddie Mac, insured by HUD, VA, or USDA, or directly made by USDA, who is experiencing financial hardship is eligible for up to 6 months’ forbearance on their mortgage payments, with a possible extension for another 6 months. At the end of the forbearance, borrowers can work within each agency’s existing programs to help them get back on track with payments, but they will have to pay missed payments at some point during the loan, so if borrowers can pay they should continue to do so.

Renters who have trouble paying rent also have protections under the CARES Act if they live in a property that has a federal subsidy or federally backed loan. Owners of these properties cannot file evictions or charge fees for nonpayment of rent until July 25, 2020 (120 days after enactment), and cannot issue a renter a notice to leave the property before August 24, 2020 (150 days after enactment). After this period renters will be responsible for making payments and getting back on track, so they should continue to make payments if they’re financially able to do so. Renters who receive housing subsidies such as public housing or Section 8 who have had their incomes fall should recertify their incomes with their public housing agency or property owner because it may lower the rent they owe.

Will homeowners be foreclosed on if they can’t make their loan payments?

The C includes a 60-day foreclosure moratorium starting on March 18, 2020, for all federally-backed mortgage loans. Borrowers with FHA, VA, USDA, or 184/184A loans, or loans backed by Fannie Mae and Freddie Mac, will not see foreclosure actions and cannot be removed from their homes due to foreclosure during that time.

Will multifamily property owners be foreclosed on if they can’t make loan payments?

The bill provides owners of multifamily properties with federally backed loans having a financial hardship up to 90 days of forbearance on their loan payments. Property owners would have to request the forbearance and document their hardship in order to qualify, in 30-day increments. During a forbearance period, the property owner may not evict or initiate the eviction of a tenant for nonpayment of rent and may not charge the tenant any fees or penalties for nonpayment of rent. This protection applies to loans issued or backed by federal agencies (including FHA and USDA) or Fannie Mae and Freddie Mac.
Who does the rental eviction moratorium apply to?

This provision applies to all renters who live in properties that receive a federal subsidy, such as public housing, Section 8 rental assistance vouchers or subsidies, USDA rental housing assistance, or Low-Income Housing Tax Credits. It also covers any renters in properties where the owner has a federally backed mortgage loan, which includes loans backed by the FHA, USDA, and Fannie Mae and Freddie Mac. This includes any size of property, from single family houses to multifamily apartment buildings.