



# Coronavirus Stimulus Payment

## **Who is eligible for a Coronavirus (COVID-19) Stimulus Payment?**

If your adjusted gross income is \$75,000 or less for individuals or \$150,000 or less for married couples filing joint tax returns, you are eligible to receive the full Stimulus Payment (\$1,200 for individuals or \$2,400 for married couples). Parents with dependent children under the age of 17 can receive an additional \$500 per qualifying child.

## **Who will automatically receive a Stimulus Payment?**

You will automatically receive a Stimulus Payment if you (1) filed a tax return for 2018 or 2019, (2) receive VA Compensation or Pension benefits, or (3) receive Social Security benefits, including SSI and SSDI. Please note, new Social Security beneficiaries (January 1, 2020 to present) still need to file a tax return or use the IRS Non-Filer tool depending on their gross income in 2019. Additionally, VA and Social Security beneficiaries who have qualifying dependents will need to use the IRS Non-Filer tool to receive the additional \$500 per child. For more information, see [HAP Stimulus Payment Guide for Non-Filers](#).

## **How will I automatically receive the Stimulus Payment?**

If the IRS, VA, or SSA already has your Direct Express debt card or direct deposit bank account information, your Stimulus Payment will be directly deposited into this account. If your bank account information is not on file with the IRS, VA, or SSA, you can provide the IRS with your direct deposit bank account information at <https://www.irs.gov/coronavirus/economic-impact-payments> or wait to receive a check by mail.

## **Will the Stimulus Payment reduce my monthly SSI amount?**

No. SSA will not consider the Stimulus Payment as income for SSI recipients and the payment is excluded from resources for 12 months.

## **Can I receive a Stimulus Payment if I did not file a tax return?**

Yes. If your gross income exceeded \$12,200 for individuals or \$24,400 for married couples in 2019, the IRS recommends that you file an electronic tax return for 2019 as soon as possible and include direct deposit banking information on the return if you have a bank account. If your income is lower than \$55,000 per year, you can receive free online tax preparation assistance from the [Volunteer Income Tax Assistance Program \(VITA\)](#).

## **What if I am not required to file a tax return?**

Individuals and married couples with zero or low income who are not required to file a tax return can also receive a Stimulus Payment. If your gross income did not exceed \$12,200 for individuals or \$24,400 for married couples, the IRS recommends that you provide the information needed to process your Stimulus Payment by using the IRS Non-Filer tool at <https://www.irs.gov/coronavirus/non-filers-enter-payment-info-here>. For more information, see [HAP Stimulus Payment Guide for Non-Filers](#).

## **What if I do not have electronic filing capabilities?**

You can mail your tax return to receive the Stimulus Payment but expect long delays. Due to the COVID-19 outbreak, the IRS is not currently able to process individual paper tax returns. If you are unable to file your tax return electronically, you can mail an individual paper tax return directly to the IRS but it will likely take several months to receive your Stimulus Payment. Because the IRS is currently holding all mailed returns, we recommend sending the return certified mail and requesting a return receipt to ensure your tax return was received by the IRS.

## **How long are Stimulus Payments available?**

While we encourage you to file a tax return for 2019 / use the IRS Non-Filer tool to receive your Stimulus Payment as soon as possible, payments will be available for the rest of 2020.

## **Questions**

If you have any questions regarding how to receive your Stimulus Payment, call the Homeless Advocacy Project at (215) 523-9581. Please leave your name and a phone number where you can be reached. A representative from HAP will return your call in 1-2 business days.

