Webinar: Unemployment and Public Benefits for Individuals

THURSDAY APRIL 23, 3PM

Host:
Jamaica Plain Neighborhood Development Corporation (JPNDC)

Presenters:
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Career Coach

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Director of Small Business Services
Flow of the Presentation

Unemployment Insurance and Pandemic Unemployment Assistance
CARES Act Economic Impact Payments (IRS Checks)
Mortgages
Loans
Evictions and Foreclosures
Personal Bills
Questions
Unemployment Insurance
and
Pandemic Unemployment Assistance
Unemployment Insurance Requirements

- Do you have or expect to receive a **W-2 form**?
- Have earned at least $5,100 during the last 4 completed calendar quarters (e.g. someone earning $12.75/hr working a FT job would earn this amount in 10 weeks)
- Be legally authorized to work in the U.S.
- Be unemployed or working significantly reduced hours, through no fault of your own
- Participants will receive $600 additional to their regular compensation

Apply Online: [https://www.mass.gov/how-to/apply-for-unemployment-benefits](https://www.mass.gov/how-to/apply-for-unemployment-benefits)
Pandemic Unemployment Assistance

- Individuals that use a **form 1099**
- This includes individuals that are self-employed, independent contractors, gig economy workers
- Eligible claimants will be retroactively compensated beginning February 2, 2020 or the last week they were able to work

Apply online:

[https://ui-cares-act.mass.gov/PUA/](https://ui-cares-act.mass.gov/PUA/)
Pandemic Unemployment Assistance (PUA) provides payment to workers not traditionally eligible for unemployment benefits (self-employed, independent contractors, workers with limited work history, and others) who are unable to work as a direct result of the coronavirus public health emergency.

<table>
<thead>
<tr>
<th>COVID-19 Scenarios</th>
<th>Covered</th>
<th>Not Covered</th>
</tr>
</thead>
<tbody>
<tr>
<td>Diagnosed with COVID-19 or with COVID-19 symptoms and seeking diagnosis</td>
<td>✔️</td>
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<tr>
<td>Member of household has been diagnosed with COVID-19</td>
<td>✔️</td>
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<tr>
<td>Providing care for family or household member diagnosed with COVID-19</td>
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<td>Primary caregiver for child unable to attend school or another facility closed due to COVID-19</td>
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<td>Unable to reach place of employment due to an imposed quarantine or because advised by medical provider to self-quarantine due to COVID-19</td>
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<tr>
<td>Scheduled to commence new employment and cannot reach workplace as direct result of COVID-19</td>
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<tr>
<td>Became major breadwinner because head of household died from COVID-19</td>
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<tr>
<td>Quit job as a direct result of COVID-19</td>
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<tr>
<td>Condition</td>
<td>Eligible</td>
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<td>---------------------------------------------------------------------------</td>
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<tr>
<td>Place of employment closed as a direct result of COVID-19</td>
<td>✔️</td>
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<tr>
<td>Self-employed / Independent Contractors / 1099 filers / Farmers – and</td>
<td>✔️</td>
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<tr>
<td>affected by COVID-19</td>
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<tr>
<td>Seeking part-time employment but affected by COVID-19</td>
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<td>With insufficient work history and affected by COVID-19</td>
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<tr>
<td>Otherwise not qualified for regular or extended UI benefits and affected</td>
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<tr>
<td>by COVID-19</td>
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<td>Individuals that can telework with pay</td>
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<tr>
<td>Individual receiving paid sick leave or other paid leave benefits</td>
<td>✗</td>
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<td>(regardless of meeting a category listed above)</td>
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Availability and Earnings

Other than as impacted by COVID-19, were you able to work and available to work between 15-Mar-2020 and 18-Apr-2020?  

Yes  No

In order to be considered eligible for the Pandemic Unemployment Assistance program, you must be able and available to work. As long as you intend to resume work immediately when you are no longer impacted by COVID-19, you satisfy the availability and capability requirements and may answer Yes to the question above.

Did you have earnings in excess of $89.00 in any work week between 15-Mar-2020 and 18-Apr-2020?  

Yes  No
What you’ll need

- SSN of individual and dependents
- Non U.S. Citizens: Alien or USCIS Number
- Bank Account info (Direct deposits)
- Paystubs, 1099, Bank Statements (If applicable)
- W-2 Forms (if applicable)
- Driver’s License (if applicable)
CARES Act
Economic Impact Payments
(IRIS Checks)
CARES Act. IRS Economic Impact Payments

Who qualifies:

- U.S. citizens, permanent residents or qualifying resident aliens will receive the Economic Impact Payment of $1,200 for individual or head of household filers, and $2,400 for married filing jointly with adjusted gross income up to:
  - $75,000 for individuals
  - $112,500 for head of household filers and
  - $150,000 for married couples filing joint returns

You will receive an additional $500 Payment for each qualifying child you claimed on your tax return.
Who will receive the Economic Impact Payment automatically without taking additional steps?

- Individuals who filed a federal income tax for 2018 or 2019 (Direct deposit or live check)
- Social Security retirement, disability (SSDI), survivor benefits, Supplemental Security Income (SSI)
- Recipients of Veterans Affairs benefits
- Individuals who receive Railroad Retirement benefits
Who should use Non-Filers: Enter Payment Info to provide additional information to receive the Payment?

Eligible U.S. citizens or permanent residents who:

- Had gross income that did not exceed $12,200 ($24,400 for married couples) for 2019
- Were not otherwise required to file a federal income tax return for 2019, and didn't plan to do it.

https://www.freefilefillableforms.com/#/fd/EconomicImpactPayment
Get My Payment

Filers: Get Your Payment
Use the "Get My Payment" application to:
- Check your payment status
- Confirm your payment type: direct deposit or check
- Enter your bank account information for direct deposit if we don’t have your direct deposit information and we haven’t sent your payment yet

Non-Filers: Enter Your Payment Info Here
If you don’t file taxes, use the "Non-Filers: Enter Your Payment Info Here" application to provide simple information so you can get your payment.
You should use this application if:
- You did not file a 2018 or 2019 federal income tax return because your gross income was under $12,200 ($24,400 for married couples). This includes people who had no income. Or
- You weren’t required to file a 2018 or 2019 federal income tax return for other reasons.
Do not use this application if you receive the benefits below. If you receive these benefits, we already have your information and you will receive $1,200.
- Social Security retirement, disability (SSDI), survivor benefits, Supplemental Security Income (SSI)
- Recipients of Veterans Affairs benefits
- Railroad Retirement and Survivor Benefits

Special note: People in these groups who have qualifying children under age 17 can use this application to claim the $500 payment per child.

Update your bank account or mailing address
- If we don’t have your direct deposit information from your 2018 or 2019 return – and we haven’t yet sent your payment – use the Get My Payment application to let us know where to send your direct deposit.
- 2019 Filers: We will send your payment using the information you provided with your 2019 tax return. You will not be able to change it.
- 2018 Filers: If you need to change your account information or mailing address, file your 2019 taxes electronically as soon as possible. That is the only way to let us know your new information.

Note: We are not currently able to process individual paper tax returns due to the COVID-19 outbreak.
Common Questions

1. The payments will be $1,200 per qualifying adult ($2,400 for married taxpayers filing a joint return) and $500 per child under 17 years old. Children who are 17 years old and older and other dependents, such as those who are permanently disabled, are not eligible for the $500 payment.

2. You can’t receive the $1,200 payment if you can be claimed as someone else’s dependent.
Common Questions

3. You don’t need to have earned income to qualify.

4. You must have a Social Security Number to receive the payments. The whole household will be disqualified from the payment if one spouse has an Individual Taxpayer Identification Number (ITIN), with the exception of military spouses.
Common Questions

5. The payments will be based on your 2019 or 2018 tax returns. If you have not filed a 2019 return, the IRS will use your 2018 return. If you qualify for a higher payment based on your 2020 circumstances, such as your family size or income changing, you will get that money when you file your 2020 return next year, but you won’t owe money if you later qualify for a smaller payment based on your 2020 income or family situation.

6. Most people will need to file a tax return or fill out a new form to receive the credit. Social Security recipients, Supplemental Security Income (SSI) recipients and veteran benefit recipients will receive the payments automatically. At this time, automatic payments do not apply to any other benefits besides Social Security, SSI and veteran beneficiaries.
Common Questions

7. The payments will be automatically paid by direct deposit if you provided an account on your tax return or you can add it through the Get My Payment IRS website. Payments can be direct deposited to prepaid cards as well as to traditional bank accounts. Checks will be mailed if there is no account provided. Those who have a direct deposit on file with the IRS have already begun to receive their payments, while paper checks will be mailed in waves starting in mid-April.

8. Like other tax refunds, these payments will not be counted toward eligibility for means-tested programs and will be disregarded as an asset for 12 months. This means the payments won’t jeopardize your participation in programs including Medicaid, the Supplemental Nutrition Assistance Program (SNAP) and public housing. In addition, the rebate checks are not considered taxable income.
Common Questions

- 9. The payment can’t be intercepted for past-due taxes, student loans, or Unemployment Insurance over-payments, but it can be intercepted for child support that is owed. In Massachusetts this check is protected and cannot be intercepted for any type of debt.

- The IRS has extended the tax filing deadline for 2019 to July 15, 2020, but you should file your taxes sooner to get your payment as soon as possible. For those who have not filed taxes in either 2018 or 2019 and don’t have taxable income. Social Security and SSI recipients do not need to fill this out to get the $1200 payment, but should use it to identify any children eligible for the $500 payment.

- You can request the payments through December 31, 2020. If you don’t file before the end of the year, you can receive the payment when you file your taxes in 2021.
Mortgages
Mortgages

- A new federal law, the Coronavirus Aid, Relief, and Economic Security (CARES) Act, puts in place two protections for homeowners with federally backed mortgages:
  - A foreclosure moratorium
  - A right to forbearance for homeowners who are experiencing a financial hardship due to the COVID-19 emergency
- If you don’t have a federally backed mortgage, you still may have relief options through your mortgage servicer or from your state.

Loans
Credit Cards and Personal Loans

• None of the lenders offer details on who may be eligible for assistance. But it encourages impacted cardholders to contact customer service. (Case by case basis)
• Some lenders are offering options that include requests for deferred payments and refunds on late fees.
• Other lenders will work with affected credit card customers on developing payment programs and related assistance.
Car Loans

- Many lenders are offering auto loan relief programs to help their customers alleviate some of their financial burden.
- If you’re facing auto loan default, be sure to reach out to your lender as soon as possible to discuss any options you might have.
- All repossessions have been put on hold until the state of emergency is lifted.
Student Loans

- All federal student loans have been put in administrative forbearance from March 13th to Sept. 30th. No action needed.
- During this forbearance period the interest rate has been changed to 0%. (If you are working and are able to make payments you should continue making them as it will help you lower your principal)
- For private loans there are no regulations, clients should call the creditor and explain the financial hardship (loss of income) and explore options.
Deferment vs. Forbearance

- The **deferment** period is a time during which a borrower does not have to **pay** interest or repay the principal on a loan.

- Under **forbearance**, your **loan** payments are postponed or reduced, but interest continues to accrue during the period of **forbearance**. If you don't pay the interest during that period, the interest may be “capitalized,” which **means** it is added to your principal balance.
Evictions and Foreclosures
Evictions and Foreclosures

- Most evictions and foreclosures are now on pause across Massachusetts under a new law officials say is needed to protect renters and homeowners during the COVID-19 pandemic.
- The moratorium, ensures landlords cannot follow through on non-essential evictions. Exceptions are made if a tenant poses a danger to the health and safety of others.
- The law also issues protections to residential and small business renters alike and requires mortgagees to grant forbearances to property owners impacted by the coronavirus-related financial crisis.
- The measure puts evictions and foreclosures on hold for 120 days, or 45 days beyond the day the COVID-19 state of emergency is lifted, whichever date arrives sooner.
- For renters, landlords cannot terminate tenancy or send any notice — including a notice to quit — “requesting or demanding that a tenant ... vacate the premises”
- Courts cannot hear eviction cases or enter judgments while the provisions are in effect, nor can sheriffs carry out executions for possession.
Personal Bills
UTILITY PAYMENTS:

• No one will be shut down while the state of emergency is on. Although the balance will continue to accumulate.
• All utility companies are offering payment plans and if you previously were placed on a payment plan you will not loose the benefits for non payments as long as you contact them.

EBT / SNAP:

• Most people who previously had SNAP qualifies for an increase of the benefit if they have lost their job.
• If you have a child on the public school system you will receive additional $200 on your EBT card. If you don’t have one contact DTA office.

https://dtaconnect.eohhs.mass.gov/apply
Questions
To get help email Karolina Zeledon at kzeledon@jpndc.org