



# Concerned About Rent?

## Here's How the Government Can Help

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We know this is an unprecedented time of uncertainty and anxiety for our residents. We also know that many of our residents are suffering from job losses, furloughs and reduced hours. Fortunately, there is help available.

### Direct Payments

The federal government will be making one-time cash payments directly to our citizens. These payments should be issued during the month of April either by check or direct deposit. How much will you receive?

- **Individuals earning less than \$75,000 will receive \$1,200.**
- **Married couples earning less than \$150,000 will receive \$2,400.**
- **If you have children, you will receive \$500 per child.**
- **Individuals earning more than \$75,000 and less than \$99,000 – and couples earning more than \$150,000 and less than \$198,000 – are eligible for a lesser amount.**

### Enhanced Unemployment Benefits

If you have lost your job, you can apply for state unemployment benefits. See attached list of links Congress is enhancing state unemployment to provide more income and to cover more people.

- **Adds \$600 per week** for four months on top of state unemployment.
- **Adds up to 13 weeks of additional unemployment benefits** to those already enrolled but who are nearing the end of benefits.
- Expands the program to include a number of workers not normally eligible to receive unemployment benefits. This includes:
  - Freelancers
  - Independent contractors/gig workers
  - Self-employed
  - Those with limited work history
  - Employees who are still employed, but whose hours have been reduced

**It is important to apply as soon as possible.** To help expedite aid, the federal government is funding the first week of benefits to encourage states to waive traditional waiting periods, but it may still take a couple of weeks to be processed

### We're Here to Work with You

We understand there may be a delay in your ability to access these benefits. If that's the case, please talk to us. We are offering a number of rent flexibility options – payment plans, waived late fees and other options. We rely on rental payments to pay our team and cover mortgage, utilities, maintenance and more. If rental payments stop flowing, community stability will be disrupted, just when peace of mind is most needed.

### Staying Safe Together!

We're all in this together to stay healthy and observe CDC recommended social distancing and sanitary protocols. We are thankful for the hard work of our employees in keeping our community operational and all they continue to do to prevent or mitigate negative consequences of any COVID-19 episodes at our community. We remain heartened by the stories of neighbors helping one another. Communities working together to stay safe is what will get us through this crisis!

### REMEMBER:

- Stay safe! Assume that everyone you come in contact with is a potential carrier of the virus.
- Continue to practice Social Distancing
- Clean and disinfect frequently touched surfaces
- Do not touch your mouth, eyes, or any part of your face
- Contact your physician or the local Health Department if you feel you have been in contact with someone who may be ill or has symptoms and follow their guidance

## Links to State Unemployment Websites:

### **Georgia:**

<https://dol.georgia.gov/gdol-covid-19-information>

### **North Carolina:**

<https://www.labor.nc.gov/>

### **South Carolina:**

<https://dew.sc.gov/>

### **Alabama:**

<https://www.labor.alabama.gov/>

### **Texas:**

<https://www.twc.texas.gov/>

### **Florida:**

<http://www.floridajobs.org/office-directory/division-of-workforce-services/about-workforce-services>

### **Mississippi:**

<https://mdes.ms.gov/employers/>

# **Coronavirus: Q&A related to individuals**

## ***CASH PAYMENTS TO AMERICANS***

### ***Who qualifies to receive a check and how much will an individual receive?***

Anyone who filed a tax return this year or last year. Individuals receive \$1,200, married couples receive \$2,400, and child dependents (under 17) receive \$500.

### ***What are qualified income levels based off of?***

There is no qualified income threshold or requirement to receive the rebate. However, the rebate phases out at a 5 percent rate above adjusted gross incomes of \$75,000 for single filers, \$112,500 for heads of household, and \$150,000 for joint filers.

### ***Can those collecting Social Security or disability receive a check?***

Yes, if they filed a tax return this year or last year, or received a form SSA-1099. Otherwise, they need to file a tax return.

### ***Will SSA administer the funds to my EBT/Debit card that I receive my SSA benefits through?***

Our understanding is that IRS is sending out the rebates (via direct deposit or checks)

### ***How does an individual claim their check?***

They do not need to claim their checks (unless they have not either filed a tax return this year or last year) – IRS will send out rebates automatically to their direct deposit or to the address provided on the last tax return submitted.

### ***How long will it take for this check to be delivered?***

Rebates sent via direct deposit will take a few weeks. Rebates sent via checks may take a few months.

### ***Will I be taxed on this check?***

No, rebates are not taxable.

### ***Will I be eligible if I haven't finished filing my 2018 taxes?***

You need to have filed either a 2018 tax return or a 2019 tax return. If you have not filed either, you will not be eligible. You can file a 2019 tax return now to claim the rebate.

### ***Will I be eligible if I have a lien against me, but I am in non-collect status?***

Yes. Rebates will not be subject to garnishment, except if back child support is owed.

***I withdrew my retirement in 2018- so my income that year was inflated. Is there any waiver for one time sources of income?***

In this case, the taxpayer should file a 2019 tax return.

## ***UNEMPLOYMENT INSURANCE***

***How much can I get from Unemployment Insurance?***

The exact amount you can receive through Unemployment depends on your state and your previous earnings. Between now and July 31, an additional \$600 will be added to every unemployment compensation check, so no one will receive less than \$600 per week.

***What if I'm not eligible for traditional Unemployment Insurance?***

The CARES Act temporarily expands unemployment insurance to cover individuals who are not traditionally covered, including the self-employed, gig-workers, independent contractors, and workers with irregular work history. It also expands the list of allowable criteria for claiming unemployment compensation to include many reasons related to the COVID-19 public health emergency. Contact the unemployment office in the state where you worked to determine your eligibility.

***What if I've been out of work because of COVID-19 for several weeks already?***

If you exhaust the weeks of unemployment compensation available to you through your state's laws, you will be eligible for an additional 13 weeks of benefits. These benefits will be federally-funded, but you will still receive them through your state.

***How long will the expanded benefits be in place?***

Expanded eligibility for unemployment insurance will be in effect until December 31, 2020. A \$600 additional benefit will be added to unemployment compensation received for weeks between when the bill is enacted and July 31, 2020.

***Is there a waiting period?***

The CARES Act includes incentives for states to waive the waiting week between applying for unemployment compensation and receiving it. Contact the unemployment office in the state where you worked to determine whether there will be a waiting week.

***How do I file for unemployment insurance?***

You can apply for unemployment compensation through the unemployment office in the state where you worked. In most states, you can apply online.