

From: "Representative Terri Sewell" <AL07TSIMA@mail.house.gov>
Subject: FAQs about coronavirus direct payments

News From Congresswoman Sewell
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Dear Friends,

During this challenging adjustment period, as we collectively navigate our “new normal,” I hope that you are continuing to adhere to the safety precautions put in place by the CDC. The longer this period of social isolation and economic upheaval continues, the harder it will get; however, we must remain strong in our commitment to protecting one another and our community. I know that many of us are anxious, lonely, frustrated and afraid, however, we cannot allow ourselves to be beaten down. We can beat this virus, together.

Today, Congress passed a sweeping \$2 trillion coronavirus relief bill, which includes direct payments to individuals to help Alabama families and workers meet the economic challenges caused by this virus. Extraordinary times require and extraordinary federal response.

This third coronavirus relief bill includes:

- Direct payments of up to \$1,200 for individuals that make \$75,000 or less and head of households that make less than \$112,500 a year.
 - Joint tax-filers that make \$150,000 or less will receive \$2,400.
 - Families and heads of household will receive an additional \$500 per child.
 - The Social Security Administration will share information for Social Security (Old-Age, Survivors, and Disability Insurance) beneficiaries with the IRS to help ensure these beneficiaries receive their direct payments,
- Up to 4 months of unemployment insurance and an additional \$600 per week in federal benefits; states will be eligible to provide an additional 13 weeks of emergency unemployment benefits to workers.
- Expanded unemployment benefits, which allow access to part-time employees, the self-employed, gig workers and furloughed workers.
- \$10 billion for the Small Business Association’s emergency grants of up to \$10,000.

Here are a few questions my office has received about the coronavirus direct payments:

1. Q: Who is eligible for direct payments?

A: Americans will receive a one-time direct payment of up to \$1,200 for individuals that make \$75,000 or less and head of households that make less than \$112,500 a year. Joint tax-filers that make \$150,000 or less will receive \$2,400.

Families and heads of household will receive an additional \$500 per child. These payments will be made to those who do not file taxes and those who receive Social Security benefits.

The payment phases out at higher income levels depending on filing status and number of children (and reaches zero, for example, for a single filer with no children and annual income of \$99,000).

2. Q: When will the direct payments be distributed?

A: The Internal Revenue Service (IRS) will work to deliver direct 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. Electronic distributions will be automatic to an account the payee authorized January 1, 2018 or later.

3. Q: How much will I receive?

A: The amount of the direct payments 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 direct 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). You can estimate your direct payment [here](#).

4. Q: Do these direct payments need to be repaid?

A: No, direct payments do not need to be repaid.

5. Q: How will direct payments be delivered?

A: Direct 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.

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

A: Yes. There is no earned income requirement to be eligible for a direct payments, but non-filers may need to take additional steps to receive their direct payments. The Social Security Administration will share information for Social Security (Old-Age, Survivors, and Disability Insurance) beneficiaries with the IRS to help ensure these beneficiaries receive an automatic payment. The IRS will conduct a public awareness campaign to reach other non-filers and provide them with information on how they can access direct payments.

7. Q: How will a person who has recently moved access these direct payments?

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

I know that many of you still have questions and concerns. Please continue to check in with our [website](#), [Facebook](#), [Twitter](#) and [Instagram](#) pages for up to date information.

Sincerely,



Terri A. Sewell



