

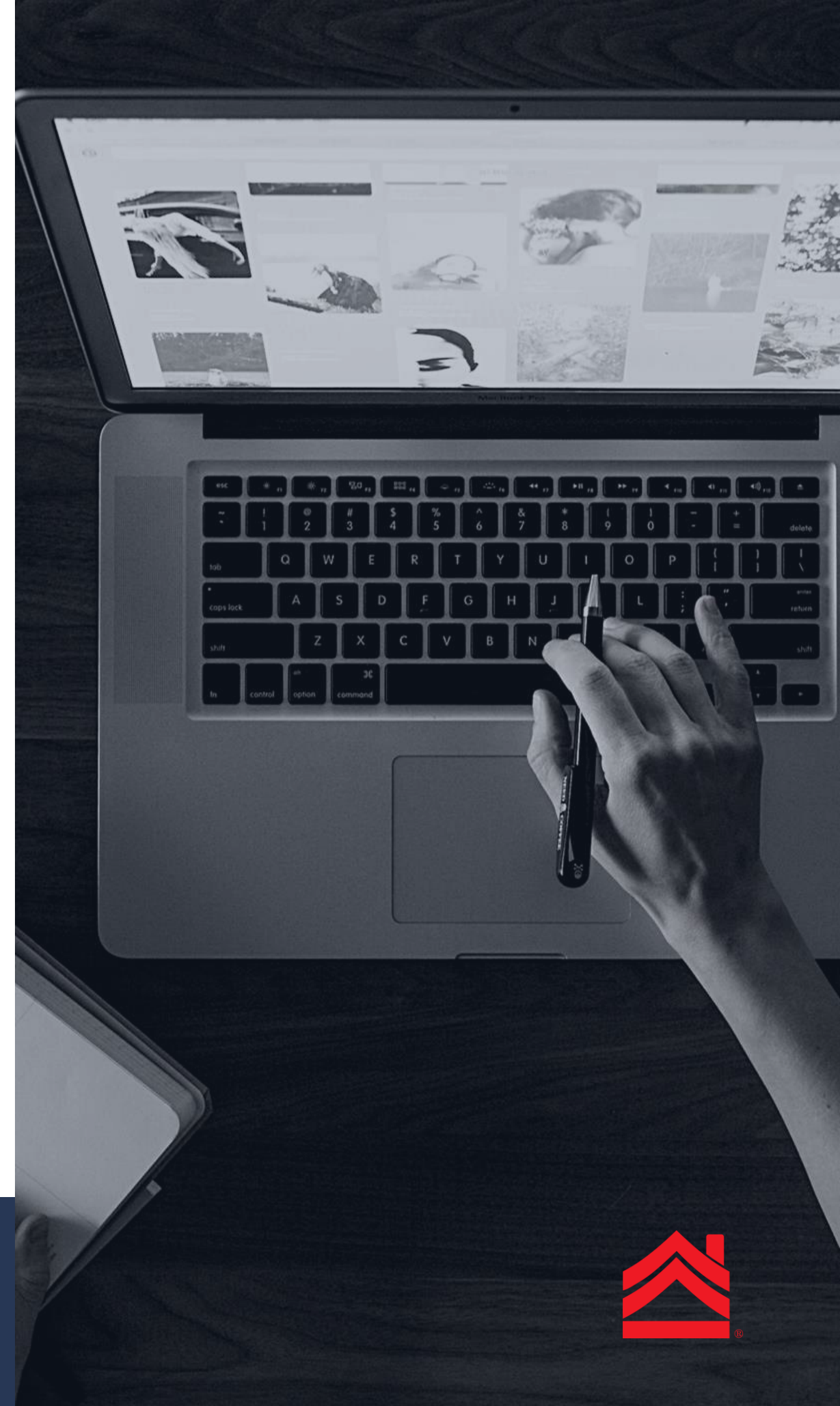
NATIONAL COALITION FOR HOMELESS VETERANS

2020 NCHV ANNUAL CONFERENCE

Virtual Edition



EI 3: LEVERAGING MAINSTREAM BENEFITS FOR VETERAN CLIENTS





LEVERAGING MAINSTREAM BENEFITS FOR VETERAN CLIENTS

Anthony Love

Senior Advisor and Director of Community
Engagement,
VA



AGENDA

- The Supplemental Nutrition Assistance Program (SNAP)
- Non VA Medical Benefits, Refundable Tax Credits, Stimulus Payments, Pandemic Unemployment Assistance and TANF



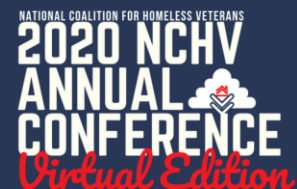


Leveraging Mainstream Benefits for Veteran Clients

Alex Ashbrook

FRAC

The Supplemental Nutrition Assistance Program (SNAP)



Hunger



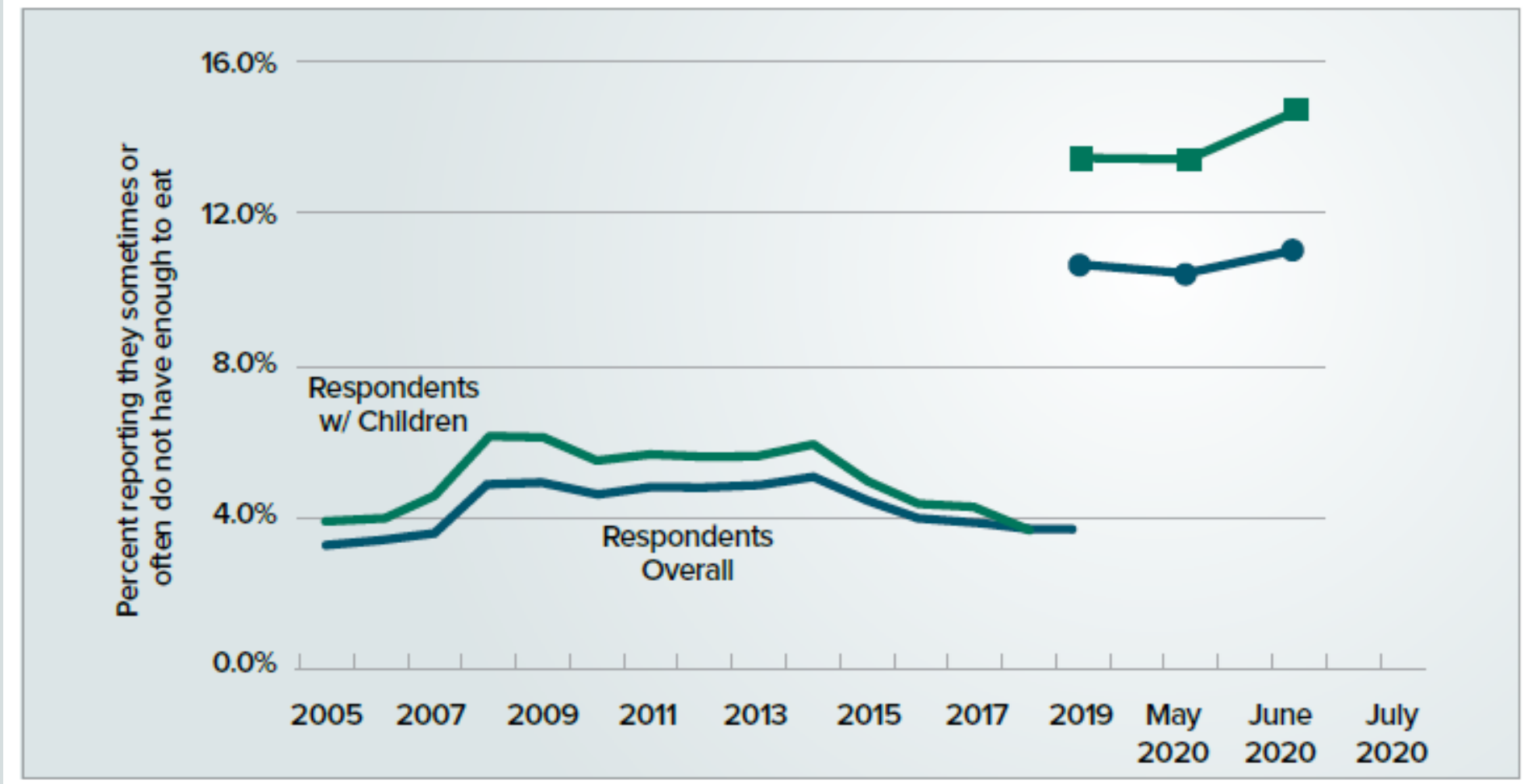
Not Enough to Eat: COVID-19 Deepens America's Hunger Crisis

Contributing Economist
Diane Whitmore Schanzenbach
Northwestern University

SEPTEMBER 2020



Figure 1. Share of Adults (Overall and With Children) Reporting Their Household Sometimes or Often Does Not Have Enough to Eat: 2005–2018 and May–July 2020



<https://frac.org/news/frac-covid-report>



Food Insecurity During COVID-19



What is the Supplemental Nutrition Assistance Program (SNAP)?

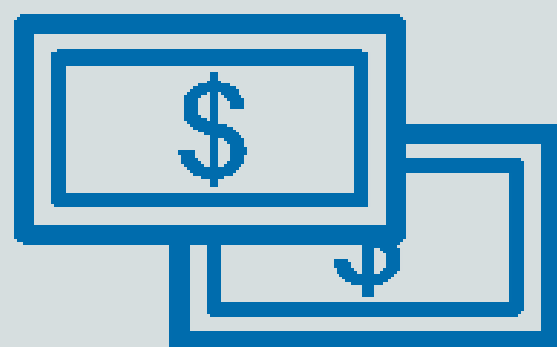
- Formerly known as Food Stamps
- Nation's first line of defense against hunger
- Entitlement responds to increases in need
- Public-private partnership running on rails of commerce
- Benefits on Electronic Benefit Transfer (EBT) cards for food purchases from authorized SNAP food retailers



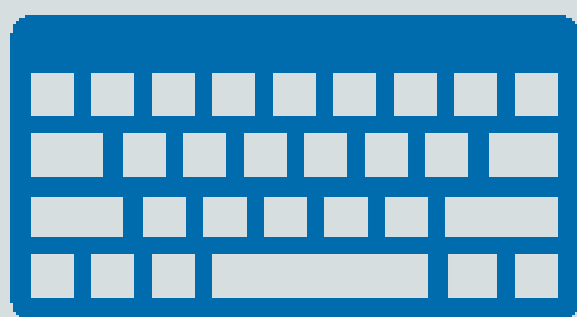
SNAP STRENGTHS



SNAP reduces hunger
by providing low-income people
necessary food money



SNAP bolsters local economies
by increasing money spent for food at
local retailers



SNAP delivers assistance
quickly & effectively to people recovering
from disasters and economic crises

SNAP Financial Eligibility

Income Limits

Gross income (130% to 200% FPL)

Net income (100% FPL)

Asset Tests

None in most states

From \$2,250 (\$3,500 for HH with elderly or disabled member) to \$25,000

Applying for SNAP

Methods available vary
state to state

Online

By mail or
fax

In person

On phone

Mobile
technology

Authorized
representative



COVID-19 SNAP Rules

- Emergency SNAP (USDA has implemented as extra payments to those not at maximum allotment)
- SNAP time limits suspended
- SNAP procedural flexibilities (some per Families First for duration of HHS pandemic health declaration; others under regular USDA authority)



COVID-19 SNAP Waivers

1

Adjust SNAP interview requirements

2

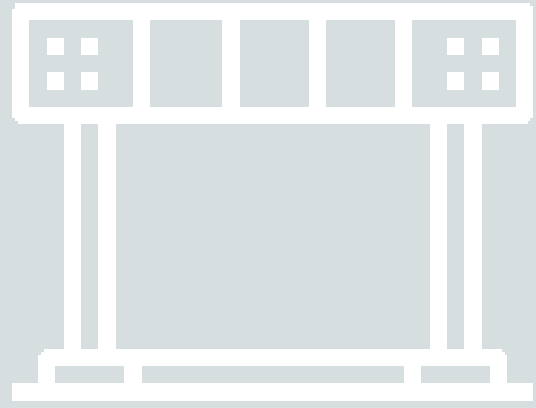
Extend certification periods

3

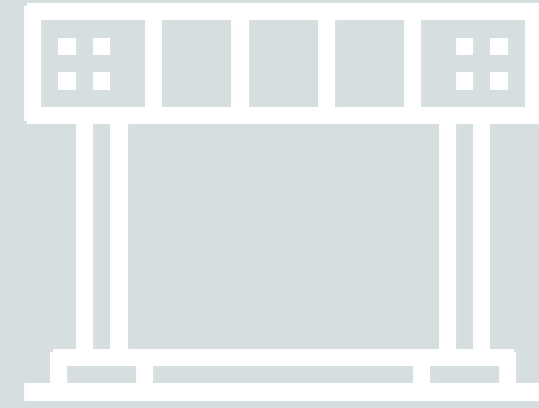
Extend periodic reporting requirements

4

Participate in SNAP online purchase pilot



Barriers to SNAP participation



**Don't know
how to
apply**

**Lack of
computer
access**

**Language
access**

**Lack of
awareness
about program**

**Need help
navigating
process**

Stigma

**Misinformation
about
eligibility
factors**

Homeless or in a Shelter and SNAP?

- Do not need permanent address
- Can get SNAP even if got free meals at shelter or soup kitchen
- Many ways to prove identity
- May get expedited SNAP
- Should get Standard Homeless Deduction (\$156.74 for FY 2021)



Connecting People to SNAP

- Education and application assistance
- Trusted messengers
- Modernization of program rules and operations
- COVID-19 waivers for streamlining process



COVID-19 Response Asks: SNAP

1.

boost SNAP maximum benefits
by 15 percent

2.

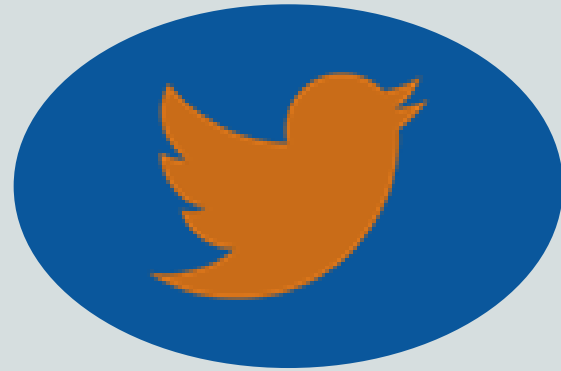
increase minimum monthly SNAP
benefit from \$16 to \$30

3.

suspend SNAP time limits and rules changes
that would terminate or weaken benefits



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Leveraging Mainstream Benefits for Veteran Clients

Non VA Medical Benefits
Refundable Tax Credits
Stimulus Payments
Pandemic Unemployment Assistance
TANF

Elizabeth Lower-Basch
Center for Law and Social Policy

Non VA Medical Benefits

Medicaid or CHIP available to most pregnant women and children with low incomes

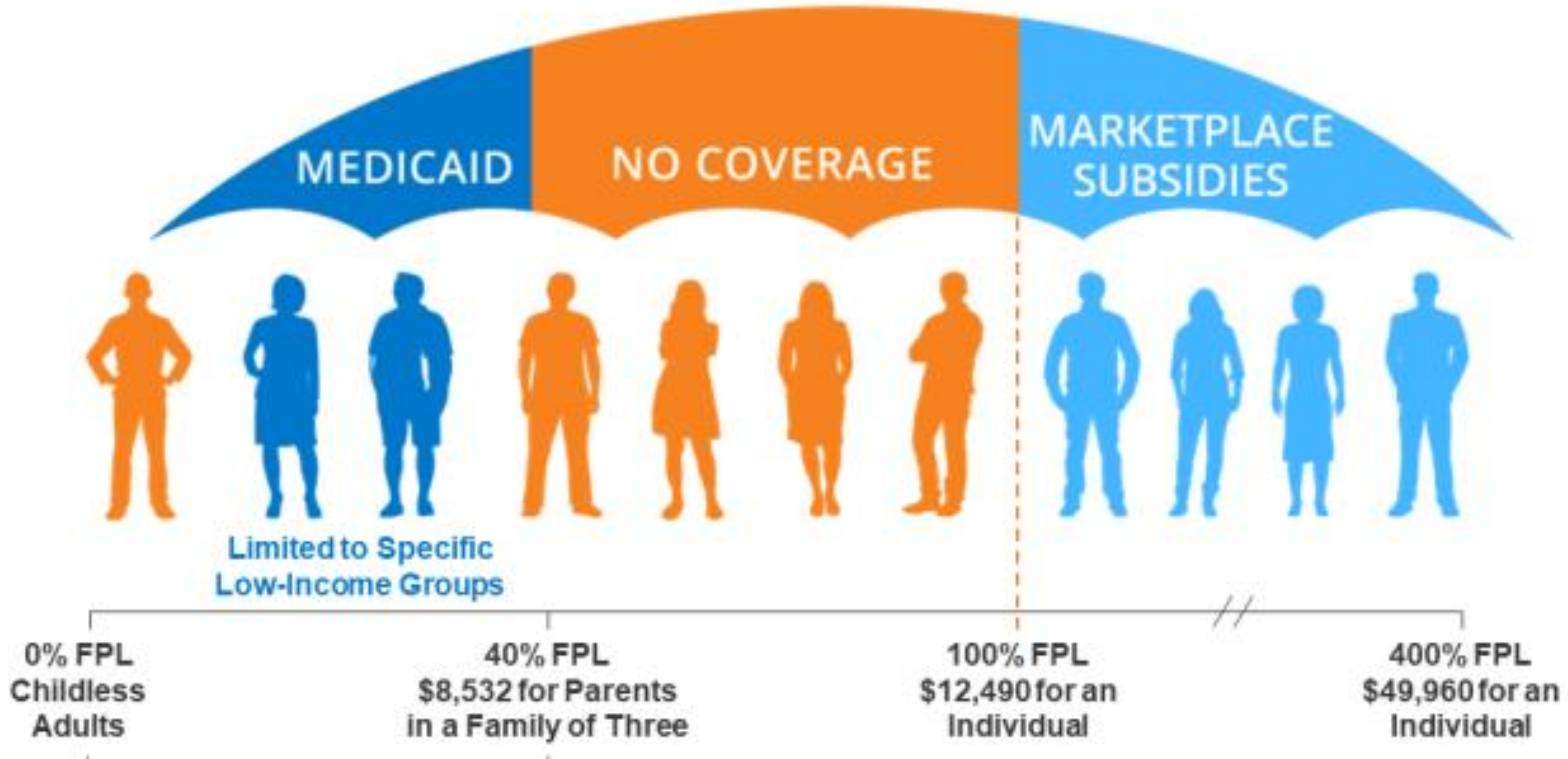
High participation, due to enrollment by health care providers

In states that have expanded Medicaid, available to most with income under 133% of FPL

ACA Subsidies Available for Income Between 100 and 400% of FPL

Figure 1

Gap in Coverage for Adults in States that Do Not Expand Medicaid Under the ACA



Health Care: Special Cases

Young Adults <26

Plans that cover children under their parents' plans must provide coverage until adult child reaches 26.

Former foster youth are eligible for Medicaid until they turn 26 (but only in the state where they aged out)

Immigrants

Veterans and their spouses are not subject to the five year waiting period

Immigrants ineligible for Medicaid due to immigration status but lawfully present can get ACA subsidies. (But does not include DACA holders)

Benefits received by active duty military, but not veterans, are not considered under public charge.

Refundable Tax Credits

Earned Income Tax Credit

EITC for Workers without Dependent Children

Maximum of \$529 in 2019

For single workers earning < \$15,570

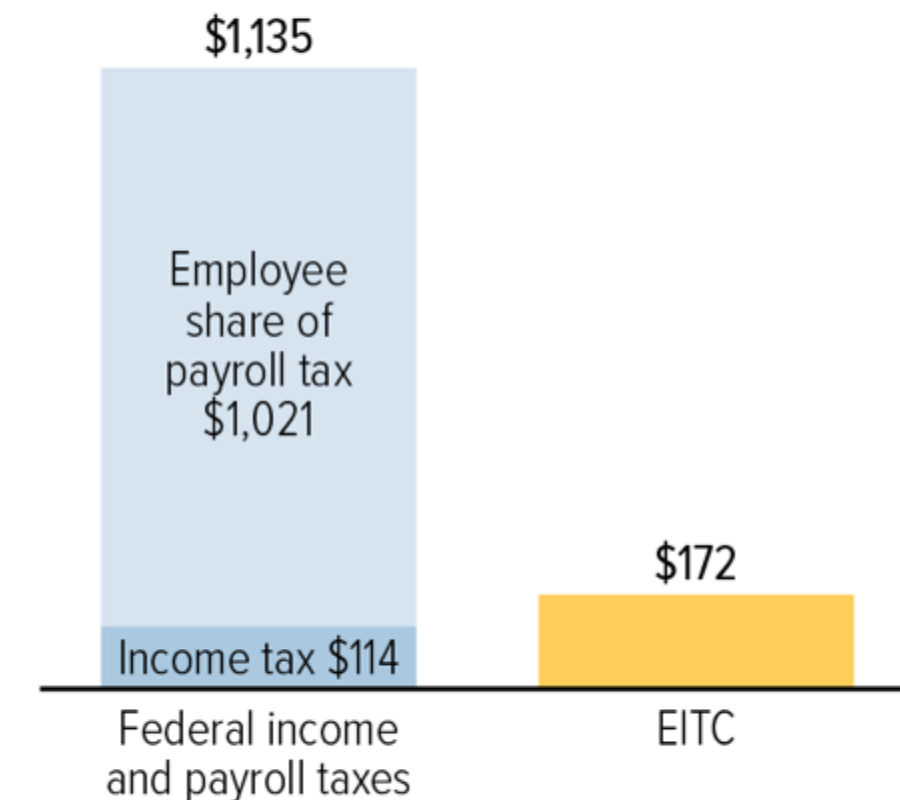
For married workers earning < \$21,370

Much larger for parents – max of \$3,526 for parents with one child

Must have a social security number to claim

EITC Does Little to Offset Federal Taxes for Low-Income Childless Workers

Single childless adult with poverty-line earnings of \$13,340, 2019



Note: Estimated poverty line of \$13,340 is produced using the 2018 Census poverty line, adjusted for inflation as estimated by the Congressional Budget Office.

Source: CBPP estimate based on IRS data

Economic Impact Payments

CARES Act Stimulus Payments

\$1200 per qualifying adult

\$500 per child under 17

Must have social security number to qualify

Whole household disqualified if one spouse only has ITIN, except for military spouses

Ineligible if can be claimed as dependent by someone else

Phases out for higher income taxpayers

(\$75,000 single, \$150,000 married)

Most Payments Sent Automatically

If you filed a 2019 or 2018 tax return

If you receive Social Security, SSI, Railroad Retirement or Veterans Affairs pension or disability benefits

But, those payments only included adult portion -- not child dependents -- unless the recipient filled out the form online

Estimated 12 million people not reached automatically

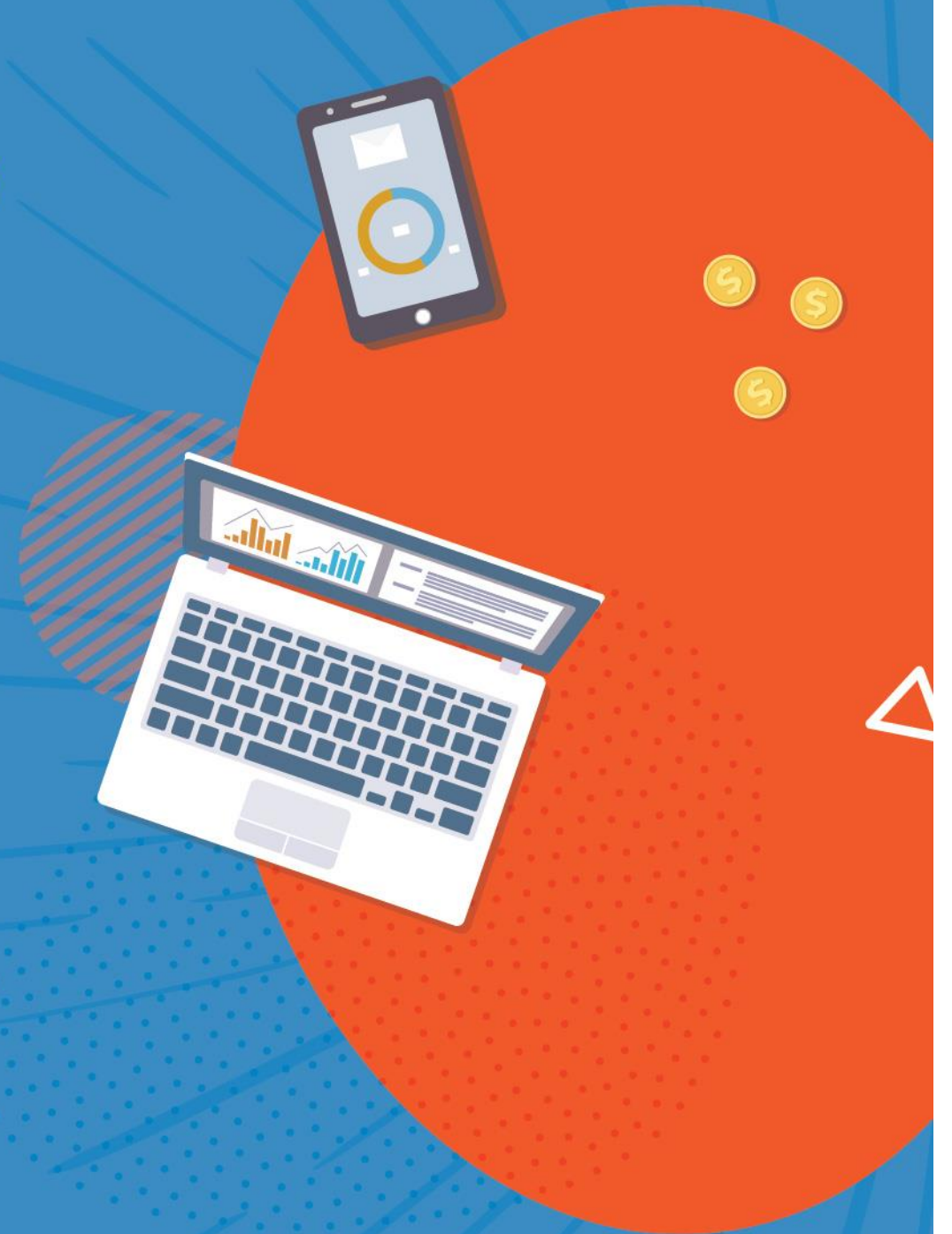
About 7 million have requested the stimulus payment

But that leaves **5 million** people who are still eligible – and must apply by **October 15** in order to receive the payment this year.

Oct 15 Deadline: Outreach is Needed

Haven't filed taxes recently?

Use the new Non-Filer Payment Tool to check if you're eligible for a **Stimulus Check** (also known as an **Economic Impact Payment**) worth **up to \$1,200.**



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The IRS is committed to helping you get your Economic Impact Payment as soon as possible. The payments, also referred to by some as stimulus payments, are automatic for most taxpayers. No further action is needed by taxpayers who filed tax returns in 2018 and 2019 and most seniors and retirees.



Check Your Payment Status

Use "Get My Payment" to:

- Check your payment has been sent
- Confirm your payment type: direct deposit or by mail

Provide Direct Deposit Information

In certain situations, *Get My Payment* will give you the option of providing your bank account information to receive your Payment by direct deposit. For example, if your payment was sent by mail and the Post Office was unable to deliver it.

Use "Get My Payment" to enter your bank account information to get your payment through direct deposit.

[Get My Payment](#)

Non-Filers: Enter Your Payment Info Here

Use the "Non-Filers: Enter Payment Info Here" application if you are eligible for an Economic Impact Payment and:

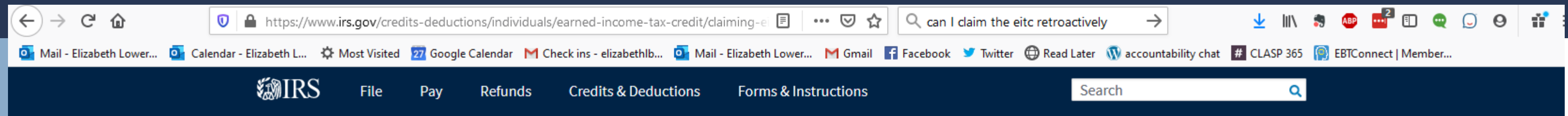
- You **are not required to file** federal income tax returns for 2018 and 2019 for any reason including:
 - Your income is less than \$12,200
 - You're married filing jointly and together your income is less than \$24,400
 - You have no income

Do not use this tool if you are required to file a 2018 or 2019 tax return; you should file your return electronically.

Do not use this tool if you can be claimed as a dependent on someone else's return.

[Non-Filers: Enter Payment Info Here](#)

Can Claim Past Years' Credits



[Home](#) / [Credits & Deductions](#) / [Individuals](#) / Claiming EITC Prior Years

Claiming EITC for Prior Tax Years

Individuals

Businesses and Self Employed

It's not too late to file your tax returns for 2016, 2017, and 2018 and claim the earned income tax credit (EITC) and other certain tax benefits such as the child tax credit/additional child tax credit/credit for other dependents (CTC/ACTC/ODC) and/or the American opportunity tax credit (AOTC), if you were eligible.

I Didn't File a Tax Return

Many individuals miss out on valuable tax credits because their income was below the amount requiring them to file or they had no taxes withheld from their paychecks. But, you must file a tax return, Form 1040, U.S. Individual Tax Return or [Form 1040SR, U.S. Individual Tax Return for Seniors \(PDF\)](#) to claim the EITC, CTC/ACTC/ODC, and/or AOTC.

Find out if you should file and how to get help below.

I Filed but I Didn't Claim EITC and/or Other Certain Tax Benefits

If you filed your own taxes or someone else prepared them for you, you need to file an amended return. Find out if you were eligible for EITC and/or certain tax benefits and should file and how to get help below.

And, see [Tax Topic 308, Amended Returns](#) if you discover you may need to amend your tax return.

Did I Qualify for EITC?

- [See the earned income and adjusted gross income \(AGI\) limits, maximum credit for the current year, previous years and the upcoming tax year.](#)
- **Did you qualify for EITC or other certain tax benefits?**
 - See [Do I Qualify for EITC?](#) for the requirements.
 - [EITC Assistant](#) to see if you qualified for 2018 or 2017.
 - See if you qualify for the [child tax credit or related credits](#).
- **Forms and Instructions**
 - [Form 1040-X, Amended U.S. Individual Income Tax Return \(PDF\)](#)
 - [Instructions for Form 1040-X, Amended U.S. Individual Income Tax Return \(PDF\)](#)
 - [Download the prior year tax forms and instructions](#). Keyword search: 1040.
 - If you have a qualifying child or children, you'll need to [download Schedule EIC](#) for prior years. This form must be attached to your 1040. Keyword search: EIC

Pandemic Unemployment Assistance (PUA)

Nationalized COVID-19 program based on Disaster Unemployment Assistance

- Covers workers not eligible for UI, who “self certifies” unemployed for 11+ COVID-19 reasons.
- Broadly covers: “self employed, is seeking part-time employment, does not have sufficient work history, or otherwise would not qualify for regular unemployment compensation.”
 - 39 weeks, retroactive to January 27th
 - Benefits levels same as DUA (state law applies)

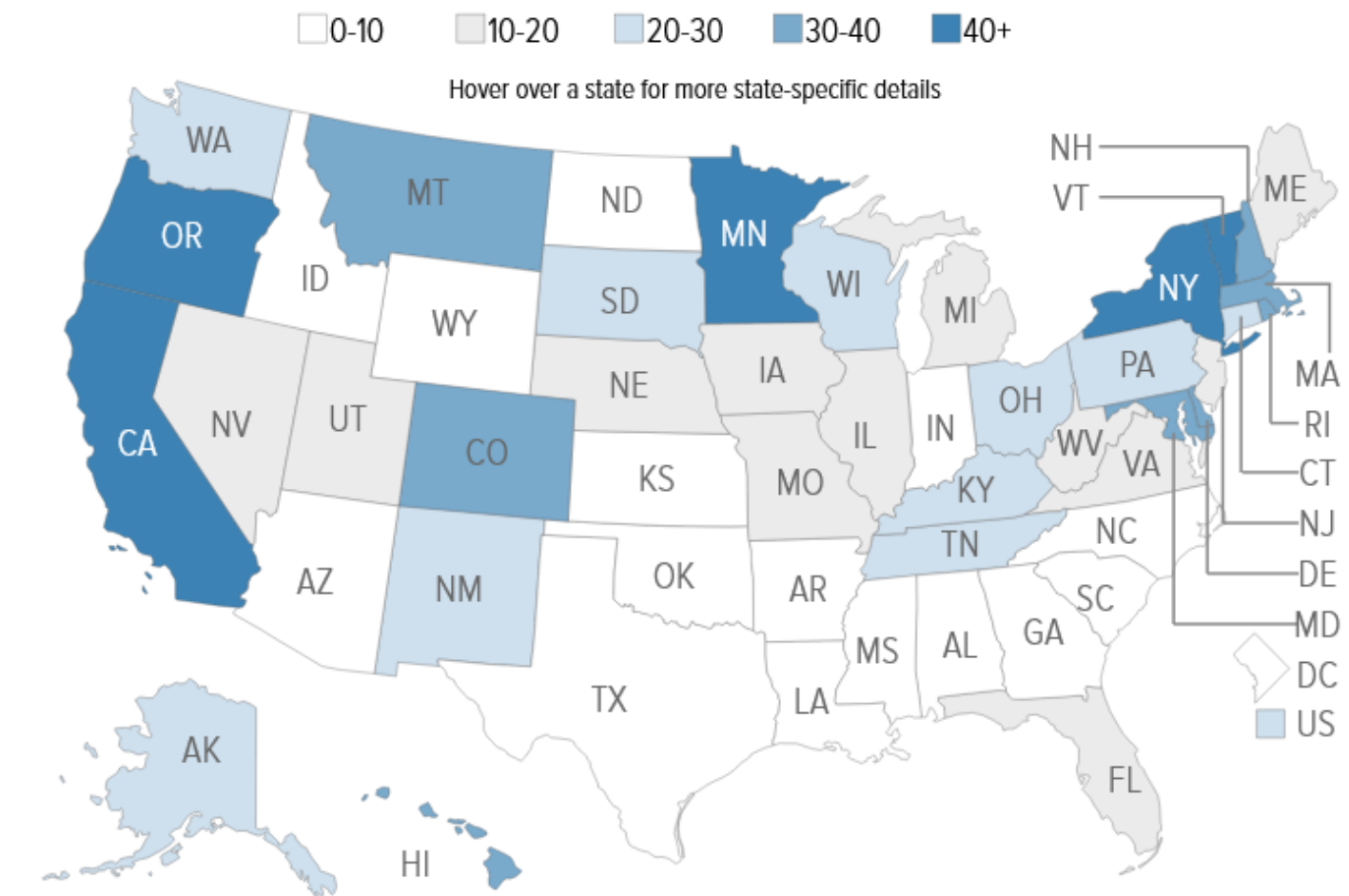
Temporary Assistance for Needy Families (TANF)

Cash assistance for families with children

Varies widely by state.

TANF Provides a Safety Net to Few Poor Families

TANF-to-poverty ratio: # of families receiving TANF benefits for every 100 poor families with children (2017-2018)



Note: TANF = Temporary Assistance for Needy Families. Figures reflect two-year averages for 2017-18.

Source: CBPP analysis of poverty data from the Census' Current Population Survey and TANF caseload data collected by CBPP from state agencies.

Thank You

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Thank You!

Q&A

