

Advice Regarding Stimulus Checks

Stimulus checks have begun to arrive, and a recurring question we've been hearing is *"when trying to decide how to help and how much to help, how do we factor in the stimulus checks or increased unemployment benefits?"*

First, a few guiding principles:

- Prayer must be the first place we go for answers to these questions.
- We want to avoid judging our neighbors' intentions or ability to make good decisions.
- We continue to serve with compassion and err on the side of generosity.
- We have a responsibility to help guide those coming to us for help – in these uncertain times, all of us are seeking guidance. At the same time, ***we need to be cautious about giving advice outside our expertise*** (e.g. should non-tax filers apply for the stimulus payment?)

Consider using this approach when someone asks for help with rent, mortgage, or utilities:

- While some Neighbors may receive stimulus checks or increased unemployment benefits, *help may not arrive in time for immediate rent due.*
 - Ask why they can't pay their rent – did they become unemployed because of the pandemic?
 - Can they verify a job loss or furlough – for them or another wage earner?
 - How long were they employed in the prior job, and at what pay?
 - Do they expect to be re-hired when the pandemic is past?
 - Verify other sources of income (child support, SSI, disability, food stamps, etc.)
- Ask the Neighbor about their plans for paying their rent, now and in the future?
 - Can they contribute anything today?
 - Ask them what they expect to receive in stimulus checks/unemployment.
 - Stimulus checks are enhanced by a number of factors, including dependents; and unemployment will pay an additional \$600/week for up to 4 and possibly 6 months
 - Ask if they anticipate being able to pay what they owe with the stimulus/unemployment checks, or how much they anticipate being able to pay?
- Encourage Neighbors to discuss their plans to pay with the landlord as soon as possible.
 - Landlords depend on rent for their own livelihood and *may be willing to negotiate to get cash in the door.*
 - Will the landlord waive late fees, penalties, etc. if the next several months' payments are made on time?
 - Would the landlord consider a smaller payment for the next 2 months?

- Consider paying only 1 month's rent at this time and letting the Neighbor know we're doing that because we anticipate stimulus checks/unemployment arriving by end of the month.

Thank you for all you are doing in these very stressful times – please take care of yourself – you are important to all of us