

# **Community Conversations**

# **A Facebook Live Townhall**



MARCH 11TH, 2021 AT 11AM / FACEBOOK.COM/PHILALEGAL

# Agenda

- Housing with Shalisa Brunson
  - How to Get Help With Your Mortgage
  - Eviction Diversion Program
- Unemployment Compensation with Julia Simon-Mishel
  - Benefit Program Updates and Extensions
- Federal Taxes with Omeed Firouzi
  - Unemployment Compensation and Taxes
  - Child Tax Credit
  - Stimulus Checks



#### **Updates from the Housing Unit**

- Save Your Home Philly Hotline
- Forbearance Updates
  - Federally Backed Mortgages
    - Important Dates
  - $\circ \quad \ \ \text{Post-Forbearance Options}$
- Foreclosure Updates
  - Federally Backed Mortgages
    - Important Dates
  - Mortgage Foreclosure Diversion Program
  - Tax Foreclosure Sales
  - Mortgage Foreclosure Sales
- Eviction Diversion
  - Phase 4 money distribution



## **Unemployment Updates**

- American Rescue Plan
  - Extends PEUC (for regular UC claimants) and PUA until September 6, 2021
  - Extends FPUC (the \$300 supplement) until September 6, 2021
  - Just keep filing!
- Mixed Earner Unemployment Compensation (MEUC)
  - Only for **UC claimants** who had \$5k in **net** self-employment earnings
  - Applications due by tomorrow
- Disqualified? You must appeal.
  - Do not wait to get in touch with the government, appeal first.
  - Both UC and PUA can appeal by emailing <u>ucappeals@pa.gov</u>
  - UC also has online appeal form, and PUA can appeal through the portal



### Tax Filing Season Tips

- \$57k & below: go to Campaign for Working Families (www.cwfphilly.org) for FREE tax prep (IRS-certified!)
- Tax deadline is still 4/15; gather W-2s, 1099s, etc.
- Claim any stimulus payments you didn't receive as recovery rebate credits
- Can use 2019 earned income for higher EITC, ACTC



#### The American Rescue Plan: Tax Details

- Congress has passed and the President will sign on Friday new COVID relief legislation
- Not officially the law yet but we can expect:
  - \$1,400 stimulus payments (based on '19 and '20 income)
  - \$3,000 child tax credit for 6-17 year olds; \$3,600 for 0-5 year old (advance periodic payments coming soon)
  - \$10,200 of UC is not taxable for 2020
  - Expanded EITC for childless workers & less age limitation
  - Expanded ACA financial assistance for taxpayers
  - No taxation from 2021-2025 of any student loan debt cancelation



### **Questions? Ask in the comments!**



#### For help after the presentation:

Home mortgages, sheriff sales, tangled titles, or evictions

Call the Save Your Home Philly Hotline at 215-334-HOME (4663) between 9:00 a.m. and 5:00 p.m., Monday through Friday. Unemployment compensation, tax issues, or any other issue

Call the **General Intake Hotline** at **215-981-3800** between 9:30 a.m. and 12 p.m. Monday through Thursday.