FAQs about the CARES Act (the stimulus bill) and youth and young adults (YYA)

**YYA will be eligible for stimulus payments as long as they are not dependents.**

The CARES Act has promised over a trillion dollars to several sectors of the US economy and US government. The funding is moving to the federal agencies now, who will be transferring the funds to the states, who will then have to send that funding to organizations.

**Can YYA get stimulus checks?**
The IRS will be mailing $1,200 check to each adult American or depositing that amount via a taxpayer’s direct deposit account registered with the IRS.
- YYA who are dependents, as defined by the IRS, will not receive checks.
  - Adult children who aren’t dependents will get checks.
  - Some YYAs’ families may receive the YYA’s stimulus check if the YYA is still considered a dependent.
- YYAs may have a hard time accessing stimulus payments.
  - YYA must have their addresses or bank accounts on file with IRS.
  - The IRS has more information on how payments will reach those who have not paid taxes or those who do not have permanent addresses.

**How does the CARES Act impact education funding for YYA who are experiencing homelessness?**
The CARES Act maintains all education rights for YYA who are homeless.
- School districts cannot waive McKinney Vento requirements or other funding requirements for young people experiencing homelessness.
- A new Elementary and Secondary School Emergency Relief Fund will give funding to states to assist students. A Governors’ Emergency Education Relief Fund will also give education funding to the states.
  - There are not specific spending requirements for McKinney Vento.
  - Local and state advocacy will be needed to make sure enough funding goes to young people experiencing homelessness.
- The act has also provided additional funding for higher education institutions to give emergency financial aid grants.
How will preexisting grants from the Administration for Children and Families (ACF) be impacted?
The ACF will be providing supplements for grantees assisting runaway and homeless youth.

What funding and programs for housing stability will be impacted by the CARES Act?

- Emergency Solutions Grants are receiving an additional $4 billion, $1 billion of which will be provided according to the normal formula within 30 days.
- Funding may be used for case management, first and last month’s rent, and other services.
- An additional $2.96 billion will be distributed according to a newly created formula which takes into consideration number of COVID-19 cases in the community and economic impact. HUD has 90 days to allocate the remaining funding, but it should include funding for homeless young people.
  - HUD hasn’t issued guidance yet, so exactly how funds will be used or if there will be a requirement to use part of funding for homeless young people is unclear.
- New restrictions for evictions and foreclosures have been implemented.
  - Landlords who receive forbearance on mortgage payments of rental properties (available for 90 days) cannot evict renters or charge late fees or penalties for nonpayment of rent.
    - This rule will apply to some evictions from affordable housing.
  - Federally-backed mortgages cannot be put in foreclosure until at least May 17.
  - The state of Massachusetts may require a pause on evictions until after the coronavirus pandemic ends.

How will additional funding to unemployment insurance programs impact YYA?
YYA who were employed in the gig economy or recently hired will be eligible for unemployment benefits under the CARES Act. The Massachusetts Department of Unemployment Assistance is now accepting applications for YYA who fit these categories.

For more information on regional providers for YYA experiencing homelessness and housing instability visit the MA Unaccompanied Homeless Youth Commission website.