

## A message from Congresswoman Robin Kelly



CONGRESSWOMAN  
**ROBIN KELLY**  
ILLINOIS' 2ND DISTRICT



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Dear Friends,

COVID19 has created unprecedented challenges for families, small businesses, our healthcare system and communities. We will face and overcome these challenges, together as Americans. We will not only weather the storm but thrive afterwards. As your representative in Congress, I am proud to be working to secure critical resources for Second District small businesses and families.

Last week, Congress passed a historic \$2 trillion coronavirus relief bill, which makes direct payments to individuals, expands resources for small businesses and provides extensions to lifeline programs like unemployment insurance. This bill builds on the first two coronavirus response measures, which were largely focused on expanding access to COVID19 diagnostic testing for all Americans.

Specifically for Illinois families, the *Coronavirus CARES Act* provides:

- Direct payments, up to \$1,200, for individuals earning \$75,000 or less annually and heads of household earning less than \$112,500 a year.
  - Couples filing jointly earning \$150,000 or less will receive \$2,400.
  - Families and heads of household will receive an additional \$500 per qualifying child, age 17 or under.
  - The Social Security Administration will be sharing beneficiaries' information with the IRS to help ensure direct payments to beneficiaries.
- Unemployment insurance for up to four months and an additional \$600 per week in federal benefits. Benefits have been expanded to allow access for some part-time employees, the self-employed, gig workers and furloughed workers. States will also be eligible to provide an additional 13 weeks of emergency unemployment benefits to workers.
- Nearly \$5 billion in federal disaster assistance to the State of Illinois.
- \$25 million in projected CDC resources and activities for the Illinois Department of Public Health and Chicago Department of Public Health.

# COVID19 Response Resources



*"COVID19 has created unprecedented challenges for families, small businesses, our healthcare system and communities. We will face and overcome these challenges, united as Americans. We will not only weather the storm but thrive afterwards. As your representative in Congress, I'm proud to have worked to secure these resources for the Second District. If you or your family ever need assistance, please contact me; we are here to help."*

- Congresswoman Robin Kelly

## **Small Businesses**

- \$350 billion in potentially forgivable SBA loans
- Expands loan qualifications to cover the costs of medical, family and sick leave
- Extends 7(a) loans to any business or non-profit with fewer than 500 employees
- Waives or reduces SBA fees
- Waives matching fund requirement for SBA grants to regional Development Centers

## **Families**

- Makes direct payments to individuals of up to \$1,200 (\$2,400 for joint filers)
- Makes additional \$500 direct payments for qualifying children 17 or younger
- Establishes **no** earned income requirement for direct payments
- Expanded emergency unemployment insurance benefits, including to most part-time, gig, furloughed and self-employed workers

## **Healthcare System**

- \$100 billion for America's frontline hospitals
- \$45 billion in federal Disaster Relief Funds
- \$16 billion to replenish the National Strategic Stockpile
- Nearly \$5 billion in federal response assistance to the State of Illinois
- \$4.3 billion for CDC prevention and response
- \$1.3 billion for Community Health Centers

**Contact Me: 708.679.0078 or 202.225.0773**  
**[reprobinkelly.house.gov](mailto:reprobinkelly.house.gov)**

I know that you likely have many questions about these direct payments. Hopefully, this Q&A will answer some of them. If not, you can always call my office at 708.679.0078.

**Q: Who is eligible for direct payments?**

A: American adults, earning \$75,000 or less annually, or heads of household, earning \$112,500 per year or less, will receive a one-time direct payment of \$1,200. Joint tax-filers who make \$150,000 or less will receive \$2,400. The size of the payment phases out at higher income depending on filing status and number of children. Individuals earning more than \$99,000, heads of household earning more than \$124,500 and joint filers earning more than \$198,000 will not receive payments.

Families and heads of household will receive \$500 per qualifying child, age 17 or younger. These payments will also be made to those who do not file taxes and those who receive Social Security benefits. [This tool can help you estimate your payment.](#)

**Q: When will the direct payments be distributed?**

A: The IRS is working to deliver payments quickly. Payment processing for individuals who filed an income tax return in 2018 or 2019 will be based on payment or address information already on file. Payees who've authorized electronic distribution on or after January 1st, 2018 will receive payment automatically.

**Q: Do these direct payments need to be repaid?**

A: Not generally. Some individuals who experienced a significant income increase in 2020 *might* need to pay back some of the payment, via their taxes, because earlier years' returns are being used to issue the payments but payment sums will be based on 2020 income.

**Q: How will direct payments be delivered?**

A: IRS will deliver payments to most Americans who've filed an individual tax return. If available, electronic direct deposit will be used.

**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 for this payment. Non-filers **may** need to take additional steps. The Social Security Administration will share information on beneficiaries. The IRS will also conduct a public awareness campaign to educate other non-filers on necessary steps to access their payments.

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

A: The IRS will determine the best payment delivery mechanism for each individual.

As always, my team and I are here to help. You can reach us at 708.679.0078, 202.225.0773 or [robinkelly.house.gov](http://robinkelly.house.gov).

Stay healthy,

Robin Kelly  
Member of Congress

PS – Remember! You are one of the most powerful prevention tools to limit the spread of COVID19. Continue to regularly wash your hands with soap and warm water for at least 20 seconds or use hand sanitizer. Avoid touching your face, cover your sneezes/coughs and stay home, if you can. If you aren't feeling well, call your healthcare provider **before** going to the office. You can call 1.800.CDC.INFO for more COVID19 information and resources.