

MARCH 2021

MVLS

MARYLAND VOLUNTEER LAWYERS SERVICE

CLIENT NEWS

MARYLAND VOLUNTEER LAWYERS SERVICE LEGAL ASSISTANCE FOR PEOPLE IN NEED

What You Need to Know About the Maryland RELIEF Act

Maryland residents who filed a 2019 tax return and received the **Earned Income Tax Credit** (EITC) will be automatically receiving an economic impact payment from the Maryland Comptroller in the coming week. **The Recovery for the Economy, Livelihoods, Industries, Entrepreneurs, and Families** (RELIEF) Act provides for automatic payments of \$300 to individual tax filers and \$500 to spouses who filed a joint return, for a surviving spouse, or head of household.

This payment cannot be paid towards other state debts, except for child support. These payments are also not subject to garnishment once deposited into a bank account. However, they may be considered taxable income for federal tax purposes for 2021.

To contact the Maryland Comptroller:

Web: www.Marylandtaxes.gov/RELIEFAct

Email: ReliefAct@marylandtaxes.gov

Call: 1-833-345-0787 (select option for RELIEF Act information)

You can check whether you are eligible on the Comptroller of Maryland's website: www.Marylandtaxes.gov/RELIEFAct. You will need to answer security questions to verify your identity, so it is best to have a copy of your 2019 tax return with you when you check.

¡SE HABLA ESPAÑOL!

MVLS ha traducido nuestras grabaciones telefónicas, y todas las cartas y las aplicaciones al español. Usamos un servicio de interpretación telefónica para comunicarnos con los clientes de todos los idiomas. Ahora es fácil buscar ayuda legal voluntaria en su propio idioma. Para más información en español sobre nuestros servicios, visite: mvslaw.org/en-espanol.

Earned Income Tax Credits Updates

The EITC can give qualifying workers with low-to-moderate income a substantial financial boost. EITC not only reduces the amount of tax someone owes but may give them a refund even if they don't owe any taxes or aren't required to file a return. **Important change for EITC:** Taxpayers may use their 2019 earned income to figure the EITC if they earned more in 2019 than in 2020.

IRS reminds taxpayers to double-check to ensure they have all their tax documents (W-2 and 1099) before filing a tax return; these forms are available online, but, if unavailable, **taxpayers who haven't received a W-2 or Form 1099** should contact the employer, payer or issuing agency directly to request the missing documents. **If you made \$57,000 or less in 2020 you may qualify for FREE tax preparation!** Contact the CASH Campaign of Maryland by calling 410-234-8008 M-F 9:00 am – 3:00 pm, then choose between Virtual or Drop-Off tax prep services.

FHA Extends its Foreclosure and Eviction Moratoria

The prohibition on foreclosures of federally backed mortgages have been extended again, this time until **June 30, 2021**. In addition, the guidelines for loss mitigation have been expanded.

The updated guidance in this ML (Mortgagee Letter) is effective immediately and applies to all FHA Title II Single Family programs. The ML:

- Extends the foreclosure and eviction moratoriums through June 30, 2021, and provides a 180-day extension to the deadlines for the first legal action and the reasonable diligence time frame from the date of the moratorium expiration;
- Extends the dates to request an initial COVID-19 Forbearance or a COVID-19 Home Equity Conversion Mortgage (HECM) extension period through June 30, 2021;
- Adds two COVID-19 Forbearance and COVID-19 HECM extension periods of up to three months each for borrowers who requested their initial COVID-19 Forbearance or COVID-19 HECM extension period on or before June 30, 2020, and are coming to the end of their 12-month period;
- Expands eligibility for the COVID-19 loss mitigation options for certain borrowers regardless of whether they received a COVID-19 Forbearance; and
- Eliminates the restriction on the number of permanent COVID-19 home retention options a borrower can receive.

Utility Bill Help

Maryland Volunteer Lawyer Services, Pro Bono Resource Center of MD and Office of People's Counsel have come together to provide remote Utility Clinics. **Baltimore City residents can receive free legal advice from volunteer attorneys and from OPC staff regarding their water, gas, and/or electric bills.**

Attorneys will advise on issues such as unusually high or delinquent bills, bill disputes, shutoffs, and questions about financial assistance that may be available. Everything is done via phone, email, text, and mail. Please call the Pro Bono Resource Center to make an appointment **443-703-3052**.

UPCOMING HOMEOWNER CLINIC

Tuesday April 27 | 3:00 pm

Work with an attorney over the phone to learn how to preserve your home.

Register by calling **443-451-4082** or at myhomemydeed.org

GET QUICK LEGAL ADVICE NOW

Maryland Courts Self-Help Center offers quick legal advice through online chat and phone!

Call 410-260-1392

8:30 am – 8 pm | Monday – Friday

Or chat online:

mdcourts.gov/selfhelp/mcshc

CLIENTS DID YOU KNOW?

MVLS clients can check their case status or update contact information on our website. Both are available at <https://mvslaw.org> under the Get Help tab.