

Good afternoon, Ms. Conley,

I write to express Prepare + Prosper's support for HF 4611. I'm sorry I am not able to put this on our letterhead, but I wanted to make sure this was sent in a timely manner, before tomorrow morning's hearing. I hope this e-mail can be included as our show of support as Chair Carlson and members of the House Ways and Committee deliberate on this important bill, introduced by Representative Gomez, to establish an emergency community relief grant program to support Minnesotans who fall through the gaps of the Economic Impact Payments and other federal relief programs.

By way of background, Prepare + Prosper (P+P) is Minnesota's largest provider of free tax assistance and integrated financial services. In a "typical" (non-COVID) year, P+P leverages the expertise of 500+ volunteers to serve more than 12,000 people with free tax and financial services, and returns nearly \$25 million in tax refunds each year. We also provide more intensive financial coaching support to 200 people each year to help them meet their financial goals, and run a financial inclusion program called FAIR – Financial Access in Reach – designed to address the financial market gap for financially underserved households.

We are grateful for the leadership and work the legislature is doing to respond to the COVID-19 pandemic. The financial impact for Minnesotans is profound, and the need to support families in weathering this emergency – magnified and compounded for already financially insecure and vulnerable people – is critically important. Many of the people we serve lack liquid savings and face financial insecurity and volatility. Tax refunds and relief payments are lifelines for so many in our communities, and are essential for our state's stability and wellbeing moving forward.

In the midst of COVID-19, our organization responded quickly to help Minnesotans access their Economic Impact Payments (EIP). In particular, we provided resources and support for people who hadn't filed 2019 or 2018 tax returns and to those who needed to file the IRS's "non-filer" form, and we helped people who didn't have bank accounts open pre-paid or FAIR checking accounts in order to more quickly and safely receive their payments. We know how important these EIPs are for people, and we also see first-hand the impact of leaving so many out of eligibility to receive them.

Emergency community relief grants under HF 4611 would be available to Minnesotans who are navigating financial hardship due to COVID-19 and have limited options available for relief or assistance. The grants would be limited to \$1,500 and would specifically help people pay for necessities such as food, rent, utility bills, and other similar expenses. The grants would be administered through local organizations, associations, foundations, and financial institutions, and thus be localized in their approach across the state. Yet, relief through this grant program would be inclusive and benefit people across age groups.

This legislation fills a gap and is needed to patch some of the holes in the safety net for the most vulnerable Minnesotans. Please support HF 4611.

Thank you for your consideration, and again for working so hard on behalf of Minnesotans.

Kindly,

Tracy Fischman  
Executive Director, Prepare + Prosper

**Tracy Fischman**  
**Executive Director**  
**Prepare + Prosper**