



FREQUENTLY ASKED QUESTIONS

 Malik D. Evans, Mayor



City of Rochester, NY
Rochester City Council

WHAT IS Guaranteed Basic Income?

In 2023, the City of Rochester is trying out a year-long Guaranteed Basic Income (GBI) program, in which a monthly payment of \$500 will be given directly to 351 individuals for 12 months. It is unconditional, which means there are no strings attached, no work requirements, and no restrictions on how the money can be used. This program is founded upon the belief that people in poverty are best positioned to make informed financial decisions that efficiently address their households' needs.

What is "guaranteed income"?

A guaranteed income is a monthly payment given directly to individuals. It is unconditional, with no strings attached and no work requirements.

Why is the City offering the GBI program?

GBI is the City of Rochester's first guaranteed income initiative. It is meant to supplement, rather than replace, the existing social safety net and be a tool for racial and gender equity.

Other communities are exploring guaranteed income pilot programs as well, and together, these research projects will help determine the impacts of a guaranteed income, and influence future policy decisions around poverty reduction programs.

What types of questions are in the application form?

The application form asks for basic information like your name and contact information, and qualifying questions like your household income and address. In addition, because this is also an independent research study, applicants are asked a series of questions to gather baseline data on overall health and well-being. Answers to the research questions will not have any impact on being selected to participate in the GBI program.

How is the City funding its Guaranteed Basic Income pilot program?

Rochester's GBI program is being funded by the City's American Rescue Plan Act (ARPA) funding. The City was granted ARPA funding from the federal government, and has chosen to invest \$2.2 million of that funding in this GBI pilot program.

The application asks for my address, what if I don't have a permanent address?

Please list the street address closest to where you generally stay, or give the address of a shelter or other organization where you regularly receive services.

Who qualifies?

- Only one individual per household (as defined by the federal government) can participate in the program.
- An applicant's household income must be at or below 185% of the Federal Poverty Level (FPL). Qualified incomes are as follows:

Number of People in Household	Income at or below
Single person	\$26,973
2 people	\$36,482
3 people	\$45,991
4 people	\$55,500
5 people	\$65,009
6 people	\$74,518
7 people	\$84,027
8 people	\$93,536

- Applicants must be 18 years of age or older.
- Applicant must be a City of Rochester resident and have been a resident for at least one year before applying.
- Applicants must live in specific census tracts in the City of Rochester to apply. To see if a specific street address qualifies, visit RocGBI.com/checkmyaddress

HOW DO I SIGN UP?



If you qualify, simply fill out the application form at RocGBI.com or use the QR code on the left. On this website, you will also find a list of the City's local partners who can help you fill out the form. You can also call **311** to find help near you.

ONCE I APPLY...

How does the selection process work?

The City of Rochester is working with partners on the GBI program. One partner, Lab for Economic Opportunities (LEO), will take the names of all the applicants, delete any duplicate applications, and then randomly select 175 participants. Applicants will be chosen at random so everyone has a fair chance at participating.

This selection process will happen twice – once in July 2023 and once again in September 2023 – so if you are not selected in July, you will still be included in the second selection process in September.

A total of 351 individuals will be selected to participate. So the more people who apply, the lower the chance of being selected to participate.

After the selection process, the program administrator, Black Community Focus Fund (BCFF), will confirm the eligibility of everyone selected and will help enroll those individuals in the program. Funds will begin being provided to those qualified individuals the month after the enrollment period. Qualified individuals will receive funds for 12 months from the date of their first payment.

Some of those individuals who were not selected to receive a GBI may still have the opportunity to earn gift cards by taking surveys so researchers can learn more about Rochester and our residents' needs.

If I meet all the qualifications, do I automatically get in?

No. All qualified applicants have the same chances of being selected through a random selection process.

Who chooses the people who get a GBI?

The City's research partner, Lab for Economic Opportunities (LEO), will randomly select participants to ensure everyone has a fair chance at participating.

When will people be selected?

While the application will be open for one week in June 2023, the selection process will happen twice – once in July 2023 and once again in September 2023 – so if you are not selected in July, you may still be in the selection process in September.

How will I know whether or not I was selected to receive a GBI?

The City of Rochester will reach out via email, letter, and by phone to alert those who have been selected to participate by the end of July (for the first round) and by September (for the second round).

I haven't heard anything yet, does that mean I haven't been selected?

The City will send an email to everyone who was not selected. But remember, even if you were not chosen in the first selection process, you may still be chosen in the second.

You can visit the GBI website to see what stage the process is in: RocGBI.com.

If I am not selected but still need help, what resources are available to me?

The City of Rochester works with other government entities (like Monroe County and the State of New York), as well as local non-profits to provide and connect Rochester residents to important services. For more information on other programs and services, call **211**.

All applicants to the GBI program will have the opportunity to participate in free, one-on-one professional financial counseling from Rochester's Office of Financial Empowerment.

How will the research study work?

The City's partner, Lab for Economic Opportunities (LEO), will conduct a randomized control study to measure the program's outcomes. Participants are not required to participate in the research study in order to receive the monthly payments. GBI participants and some control group members will be asked to fill out surveys, and will receive a gift card for each survey completed (not including the application).

What do you do with my information?

In order to determine if the Guaranteed Basic Income pilot program truly helps improve participants' lives, researchers at Lab for Economic Opportunities (LEO) will link data from other organizations, including credit and housing history. All of your information will be kept confidential and will only be used for evaluation purposes.

Guaranteed income pilot programs are taking place across the country, and Rochester's program will add to other communities' information to help determine the impacts of a guaranteed income, as well as influence future policy decisions around poverty reduction programs.

APPLICATIONS WILL BE ACCEPTED **June 22** through **June 29, 2023**

IF I AM SELECTED...

How much will I receive?

Selected participants will receive \$500 per month for 12 months, for a total of \$6,000.

Are there rules about how I use the money?

No. The \$500 monthly payments have no strings attached. Participants can use the money however they need.

How will I receive the money?

There are two ways participants can choose to receive their payments. Monthly deposits can be deposited directly into participants' bank accounts. All participants who do not currently have bank accounts will have a free account created for them by program partner M&T Bank. Participants who do not wish to work through a bank account can receive their payments by check.

Who do I contact if there's a problem once I start getting the money?

All participants will meet their project coordinator at Black Community Focus Fund (BCFF) soon after being selected to participate. You should direct all questions about your GBI payments to your BCFF project coordinator.

Will this impact other benefits I receive? For instance, will it reduce the amount of SNAP or Social Security benefits I receive?

Some public benefits programs have income requirements that include GBI payments as "countable income." This means that receiving GBI payments might affect your benefit levels or your eligibility for those programs.

GBI project coordinator BCFF will offer benefits counseling and help you understand how GBI may affect your eligibility and benefit levels for public programs. We want to provide you with as much information as possible so you can make the best decision for yourself and your family.

Do I have to pay taxes on this income?

No. The GBI program is considered a cash gift according to the current definition set by the IRS. Cash and asset gifts only need to be reported to the IRS if you receive \$17,000 or more in one year. Because GBI will amount to \$6,000 per year, you may need to pay taxes if you receive additional cash/asset gifts totaling \$11,000 or more in one year.

What happens if I change my phone number or email?

You should contact your project coordinator at BCFF right away if you change your email address or phone number. You will still be able to receive your monthly payments, but it's important that we have up-to-date contact information.

What happens if I move?

If you move outside of the City of Rochester you will not be able to continue to receive GBI. Contact your project coordinator immediately if you have to move.

What happens if I get a promotion or a better job?

The purpose of the GBI pilot program is to help people create a financially sound future for themselves, so improvements in your financial situation are exactly what we are hoping for. We will congratulate you, and you will remain a part of the GBI pilot program.

If I am arrested or become incarcerated, will I continue to receive GBI payments?

An arrest will not necessarily disqualify you from receiving GBI payments. But any incarceration must be short-term (a maximum of three months); any time served over three months will disqualify you from receiving further GBI payments.

What do I need to do to keep receiving GBI?

GBI has no strings attached, which means recipients do not have to do anything special to keep receiving monthly payments.

Participants will also have the opportunity to participate in surveys so researchers can learn more about guaranteed basic income. Those who participate in the surveys will receive additional incentives.

In addition, participants will be able to receive free professional financial counseling services.

What if newspaper, TV, radio, or other reporters reach out to me? What if I want to speak to media?

Speaking to media is NOT a requirement for participating in the GBI pilot program. Your participation in this pilot is confidential and anonymous and we encourage you to keep your participation confidential as well. If you are approached by media, you can direct them to contact the City's Communications Director at Barbara.Pierce@CityofRochester.gov.

But if you would like to share your story, please let us know. We will work with a few participants who would be willing to do interviews and have their story documented, and can share those stories anonymously. If you feel that this is you, please let your BCFF project coordinator know during your enrollment session.

v5/22/2023

THANK YOU TO
OUR PARTNERS



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