

April 2, 2021

COVID-19 Resource Guide

Employment



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●● A NOTE FROM CONGRESSWOMAN SUZAN DELBENE ●●

The COVID-19 pandemic is the largest public health and economic crisis our state and county have faced in a lifetime. Many people have lost their jobs, kids are out of school, and businesses have closed their doors. This situation requires bold action to provide relief to the most affected and provide a strong recovery.


I want you to know that I'm fighting for you in Congress. Since the beginning of this outbreak, my priorities at the federal level are protecting families, workers, and small businesses, and getting our health care system the resources it needs to save lives.

Congress has passed three major bipartisan relief packages to address this pandemic and provide economic resources to our communities. This guide contains information about the resources available to workers impacted by the COVID-19 pandemic. It is meant to be a reference tool and the information within is not exhaustive. Inside you will find a compilation of existing federal and state resources.

Because the situation is constantly evolving, check my website (delbene.house.gov) or call my office in Kirkland at 425-485-0085 for additional assistance.

Please know that my staff and I are here to help. Stay safe and healthy.

Sincerely,



Suzan DelBene
U.S. Representative

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QUICK GUIDE

For an immediate, life-threatening emergency, call 911

For non-emergency assistance, call 211

Small Business Administration (SBA) Disaster Assistance Center:
1-800-659-2955; online at <http://www.sba.gov/content/disaster-assistance>

FEMA Region X (Alaska, Idaho, Oregon, and Washington):
425-487-4600; online at <https://www.fema.gov/region-x-ak-id-or-wa>

American Red Cross:
Disaster and Emergency Assistance: <https://www.redcross.org/get-help.html>

Washington State Emergency Management Division
800-562-6108, or (253) 512-7000; online at <https://mil.wa.gov/emd-contact-us>

Washington State Department of Revenue (DOR): WA DOR has established a web page with information for property owners and businesses impacted by natural disasters:
<http://dor.wa.gov/Content/GetAFormOrPublication/PublicationBySubject/TaxTopics/DisasterRelief.aspx>

For assistance please contact any of my offices, or visit my website at www.delbene.house.gov

Kirkland Office:
450 Central Way
Suite 3100
Kirkland, WA 98033
(425) 485-0085

Mount Vernon Office:
204 W. Montgomery St.
Mount Vernon, WA 98273
(360) 416-7879

Washington, DC Office:
2330 Rayburn HOB
Washington, DC 20515
(202) 225-6311

AMERICAN RESCUE PLAN UPDATES

Click [here](#) for more information from the IRS.

To check your payment status, or provide bank information, click [here](#).

For questions about the 3rd round of Stimulus Payments please look at the many Q&A's the IRS has provided by clicking [here](#).

The American Rescue Plan Act will provide working families an additional direct payment of \$1,400 per person:

- Single filers income up to \$75,000
- Head of household filers with incomes up to \$112,500
- Joint filers with income up to \$150,000

Who is eligible for the Economic Impact Payment?

U.S. citizens or resident aliens who:

- Have a valid Social Security number,
- Could not be claimed as a dependent of another taxpayer, and
Had adjusted gross income under certain limits.

Who will receive the Economic Impact Payment automatically without taking additional steps?

Most eligible U.S. taxpayers will [automatically receive](#) their Economic Impact Payments including:

- Individuals who filed a federal income tax for 2019
- Individuals who receive Social Security retirement, disability (SSDI), Supplemental Security Income, Veterans' Disability Benefits, or survivor benefits
- Individuals who receive Railroad Retirement benefits

Frequently Asked Questions

Q: Why is Congress proposing to pay rebates to individuals?

A: The public health and economic consequences of COVID-19 are significant. These rebates help Americans afford what they need during this public health crisis, as many are experiencing a significant cash crunch.

Q: When will the rebates be distributed?

A: The IRS will work to deliver rebates quickly in the form of advance payments. For people who filed a federal income tax return in 2019, payment processing will be based on payment or address information already on file with the IRS. Electronic distributions will be automatic to an account the payee authorized on January 1, 2018, or later.

Q: How will rebates be delivered?

A: It depends. Rebates will be delivered automatically—by the IRS—to most Americans who file individual federal income tax returns. When available, electronic direct deposit will be used in place of mailing a physical check. Some may also receive their rebate in the form of a prepaid card.

Q: How will a person who has recently moved access rebates?

A: The IRS will determine payment delivery systems for everyone entitled to rebates.

Q: Will the rebates affect my eligibility for federal income-targeted programs?

A: No, the rebate is considered a tax refund and is not counted towards eligibility for federal programs.

Q: What identification requirements apply to receive rebates?

A: Taxpayers must have Social Security Numbers for themselves and their qualifying children to receive rebates.

Social Security

Social Security and SSI recipients **are eligible** for the rebate payments:

- Everyone is eligible for the full rebate payments as long as they have an SSN and their household income is not too high. This includes Social Security beneficiaries (retirement, disability, survivor) and Supplemental Security Income (SSI) recipients.
- Some individuals, like SSI recipients, who often do not file taxes, may need to take additional action to be determined by the IRS. One possibility is that they would be asked to file some sort of abbreviated return to get the payments, like with the 2008 stimulus rebates.
- Like other tax credits, these payments do not count as income or resources for means-tested programs. So receiving a rebate will not

interfere with someone's eligibility for SSI, SNAP, Medicaid, ACA premium credits, TANF, housing assistance, or other income-related federal programs.

Additional IRS Information

The IRS has established a [special section](#) focused on steps to help taxpayers, businesses, and others affected by the coronavirus:

Other information about actions being taken by the U.S. government is available [here](#) and in Spanish [here](#).

The Department of Treasury also has information available at [Coronavirus: Resources, Updates, and What You Should Know](#).

HOW TO FILE FOR UNEMPLOYMENT

COVID-19 has created an unprecedented demand for ESD services—especially unemployment insurance and Paid Family and Medical Leave.

The fastest way to apply is by using ESD's [eServices](#) online option.

In addition to submitting an application, you can also submit questions, review documents, and check on the status of payments. ESD's [Customer Service One-Stop](#) page lists the average decision wait times and is frequently updated.

Please always check ESD's website and FAQs **before** attempting to contact the agency by phone. While they understand that some issues need to be addressed by phone, many common questions have been answered on the website. The more prepared you are **before** you submit your application, the less likely you will be to have to reach out by phone.

Claimants should go to ESD's [Unemployment Benefits](#) page to get answers to: Eligibility, Applying, After they Apply, Filing Weekly Claims, and Looking for Work. ESD also provides a [Handbook for Unemployed Workers](#) to answer additional questions.

These resources are here to help you as you move through the application process:

COVID-19 Action Alerts: Click [here](#)

Eligibility Checker: Click [here](#)

Application Checklist: Click [here](#)

Tutorial on SAW Accounts: Click [here](#)

Worker FAQs: Click [here](#)

Strategies that Work: Click [here](#)

Technical Support Tips: Click [here](#)

WASHINGTON STATE EMPLOYMENT SECURITY

The best thing that you can do to stay up-to-date is to sign up for [ESD's COVID-19 action alerts](#). ESD will use this channel, as well as its social media channels, to provide regular updates.

Regular Unemployment

Regular weekly unemployment benefits provide you with temporary income when you lose your job through no fault of your own. The money partly replaces your lost earnings and helps you pay expenses while looking for new work.

Federal Extended Unemployment Benefits Programs

UPDATE: The American Rescue Plan waives federal income tax on up to \$10,200 in unemployment insurance benefits for people who earn under \$150,000 a year.

\$300 weekly unemployment enhancement will be extended until September 6, 2021.

Pandemic Unemployment Assistance (PUA)

Separate benefit program to cover many people who do not qualify for regular unemployment, including:

- Self-employed people
- Independent contractors
- Part-time workers (with fewer than 680 hours)

Extension for Pandemic Unemployment Assistance

- Extends PUA to August 29, 2021.
- Increases the number of weeks of benefits an individual may claim to 79.
- Provides for appeals to be at the state level.
- Provides states authority to waive overpayments made without fault on the part of the individual or when such repayment would violate equity and good conscience.
- Provides a transition rule for certain individuals transitioning between PUA and the Pandemic Emergency Unemployment Compensation program.
- Limits payment of retroactive PUA benefits to weeks of unemployment after December 1, 2020.

Washington State Pandemic Relief Payment

The Pandemic Relief Payment (PRP) Program is a one-time payment of \$550 for some recipients of PUA benefits. Go to the [Pandemic Relief Payments page](#) for more information.

Pandemic Emergency Unemployment Compensation (PEUC)

Extends PEUC to August 29, 2021.

Extended Benefits (EB)

[EB](#) provides additional weeks after you have used up your regular unemployment and PEUC benefits.

Federal Pandemic Unemployment Compensation (FPUC)

FPUC has been extended to all state and federal unemployment benefits and increased to \$400 per week and ending August 29, 2021.

FREQUENTLY ASKED QUESTIONS

Federal Relief

Q: Why is there a new alert telling me to “apply for a COVID-19 PUA claim” in my eServices account?

A: You do not need to click the link, but it is not a problem if you did click the link and fill out a new application. The link appeared because the new federal stimulus was signed into law after the PUA & PEUC programs expired, and ESD needed it to reprogram our computer system. Your benefits will not be affected as long as you continue to submit your weekly

claim this week as usual. This link will go away soon when we update the system.

Q: What should I do if I'm currently receiving benefits from any benefit programs: Regular unemployment, PUA, PEUC, or EB?

A: The best thing you can do is to keep submitting your weekly claims. That will put you in the best position to receive the benefit extensions once we've implemented the changes. ESD will have more info and instructions for you soon.

Q: What should I do if I've already used up all my benefits?

A: Keep submitting your weekly claims, even though you might have exhausted all benefits on your claim. ESD's computer system will automatically send you a notice saying that you won't receive benefits because your claim is expired, but please be patient. ESD understands your situation. ESD is working with the U.S. Department of Labor to answer your question. As soon as possible, ESD will reach out to you directly and provide updates on our website and through social media.

In the meantime, keep checking ESD's [COVID-19 page](#) for the most up-to-date information.

Pandemic Emergency Unemployment Compensation

Q: I was receiving PEUC, but my benefits ran out or are about to run out. What should I do?

A: You can apply for EB. And if your PEUC benefits haven't run out yet, you can continue to submit weekly PEUC claims, even if you have also applied for EB.

If you have an eServices account, a link to apply for EB should appear on your home page within two weeks of running out of PEUC.

Q: How will I know if I'm eligible for these benefits?

A: Eligibility is made on a case-by-case basis, but you can use ESD's [Eligibility Checker](#) to better understand who should apply. Sign up for COVID-19 action alerts for updates about when and how to apply.

Q: I can't afford to wait to get paid, I have bills due now. What am I supposed to do?

A: ESD understands how important it is to get these payments to you as quickly as possible, and ESD is doing everything it can to get you the help you need. Many options are available to help you and your family in this crisis, many of which you can find [on the state coronavirus response website](#). This includes information about dozens of services available to you and your family – from food, childcare, and housing assistance to healthcare options, internet access, legal aid, and much more. There are also [important emergency measures the Governor has put in place to provide relief to you in this crisis](#), including:

- A temporary moratorium on evictions for renters.
- Help with utilities.
- Cash assistance for families with and without children.
- Free school lunches.

I have been exposed to COVID-19

Q: What if I need to take time off work because I contract COVID-19?

A: The first and best option for employees who need to miss work due to illness is to use their employer-paid time off. Labor and Industries has [information about Paid Sick Leave](#). When this leave is not available, [Paid Family and Medical Leave](#) may be available to help.

Q: What if I am asked by a medical professional or public health official to quarantine as a result of COVID-19, but I am not sick?

A: If you are following guidance issued by a medical professional or public health official to isolate or quarantine yourself as a result of exposure to COVID-19 and you are not receiving paid sick leave from your employer, you may be eligible to receive unemployment benefits. Eligibility decisions are made on a case-by-case basis. If you know you can return to your job as soon as your isolation or quarantine is lifted, you may not need to search for work. You must be able to accept any work offered by your employer that would not cause you to break isolation or quarantine.

Q: What should I do if I contract COVID-19 on the job?

A: See information from the Department of Labor and Industries [information on Workers' Compensation](#).

Q: What is a request to isolate or quarantine?

A: A request to isolate or quarantine is:

- A letter documenting a voluntary request or involuntary order to isolate or quarantine from a medical professional, local health official, or the Secretary of Health.
- A note from your medical provider or medical records office recommending isolation or quarantine.
- A self-determination that the Department of Health's quarantine guidance applies to you.
- An order from Gov. Inslee to "Stay Home, Stay Healthy."

Q: Do I qualify for unemployment benefits if I become seriously ill, and I am forced to quit my job as a result of COVID-19?

A: If you are too ill to be able and available for work, you do not qualify for unemployment benefits. However, you may qualify for Paid Family & Medical Leave while you are sick. You can learn more in this [Q&A](#). Once you recover and are available for work again, you can apply for unemployment benefits.

My work has changed because of COVID-19

Q: My employer has shut down operations temporarily because an employee is sick, and we have been asked to isolate or quarantine as a result of COVID-19. Am I eligible for unemployment benefits?

A: If you are not receiving payment from your employer, such as paid sick leave or paid time off, you may be eligible for unemployment benefits and may qualify for standby during this time. Eligibility decisions are made on a case-by-case basis. Basic eligibility requirements for a claim can be found [here](#).

Q: What if my employer goes out of business as a result of COVID-19?

A: You may be eligible for unemployment benefits if you're out of work due to a lack of work. [Download this checklist](#) to prepare to apply for unemployment if your job has been affected by COVID-19.

Q: What if I am temporarily laid off from work because my business has slowed down as a result of COVID-19?

A: If you are laid off work temporarily or if your hours are reduced due to a business slowdown or a lack of demand as a result of COVID-19, you may be able to receive unemployment benefits. Eligibility decisions are made on a case-by-case basis.

- **Standby** means you do not have to look for another job while you collect unemployment benefits, so long as you stay in contact with your regular employer. You must accept any work you can do without breaking isolation or quarantine that is offered by your employer, such as telework.

Emergency rules effective March 20, 2020, allow workers up to 12 weeks of standby. ESD is updating its technology to reflect the new rules. If you request more than four weeks of standby, you may receive a letter denying your request. Do not worry. ESD is reviewing standby denials on a case-by-case basis to determine if they meet the new criteria. If your standby request is approved, you will receive another letter informing you of the approval. Keep filing weekly claims during this time.

- **Partial Employment or Shared Work:** Under certain circumstances, you may work part-time while collecting unemployment benefits.

Q: I am a gig worker. Am I eligible for unemployment?

A: Maybe! Coverage under Washington's unemployment insurance law is broader than under most other laws. This means that just because you are classified as an independent contractor under some laws does not mean that you are an independent contractor under Washington's unemployment laws. If you are a gig worker who has been laid off or lost work, ESD encourages you to apply for benefits. ESD will evaluate each application for eligibility on a case-by-case basis. You may also be eligible for federal Pandemic Unemployment Assistance.

ESD realizes that there are some challenges with the online application, and it is not currently designed for the way you work. ESD is working to resolve those issues. For now, fill it out the best that you can.

If you do apply, to help speed the process for determining your eligibility and potential benefit amount, please be prepared to gather your payment records from the last tax year to provide to the claims staff. This process may take some time, but ESD is doing everything it can to increase efficiency and hire more staff.

Q: What documents should I upload if I am self-employed, am an independent contractor, or work with a business that doesn't report my hours and wages to ESD?

A: Here are examples of documents you can upload:

- 1040 – Single Filing
- 1040 – Joint Filing
- 1040-SE
- 1065 Schedule K-1
- 1099-Misc
- 1125-E
- Schedule C
- Schedule F
- W-2

To be clear, these must be for 2019. ESD cannot use 2018 information. Even if you have not filed the forms with the IRS yet, due to the extension, please send ESD the 2019 information.

My existing unemployment claim has been impacted by COVID-19

Q. How am I supposed to meet deadlines related to my existing unemployment claim if I am in isolation or quarantine as a result of COVID-19?

A. Under the emergency rules ESD put into place as a result of COVID-19, ESD is providing more leniency for many UI deadlines, such as deadlines for training programs. Submit your documents as soon as you are able and provide as much information as you can. Progress reports for training programs can be submitted with whatever information you have available. For example, if your school has closed, return your paperwork and tell us.

Q. How long do I need to wait to be eligible for unemployment benefits?

A. In response to the COVID-19 outbreak, Governor Inslee has waived the one-week waiting period for unemployment benefits. This means you can be eligible for UI benefits the first week of your claim. Once ESD determines your eligibility, it processes and issues payments within a few weeks of receiving a claim. The average unemployment claim is approved with no issues and benefits become available shortly after you file your weekly claim. Other claims require more research to reach a decision on

whether you'll receive benefits and could take a little longer. Continue to file weekly claims during this time.

Q. If I've been collecting unemployment benefits and either myself or a family member gets sick with COVID-19 and I must care for them, what options do I have for benefits?

A. If you have been receiving unemployment benefits and are now sick with COVID-19 or need to take care of a loved one who is sick with COVID-19, you may not be considered able and available for work. You can apply for benefits with Paid Family and Medical Leave. You cannot receive both unemployment benefits and PFML during the same week. You need to stop claiming unemployment benefits when you start receiving Paid Family and Medical Leave. Cancellation of your unemployment claim is not necessary. Please visit [Paid Family and Medical Leave's website](#) for more information. Eligibility decisions for both unemployment and PFML are made on a case-by-case basis.

Q. I am still confused about what benefits and programs may be available to individuals who are financially affected by COVID-19.

A. This [easy-to-read reference guide](#) provides a simple list of many scenarios related to COVID-19 and the benefits that may apply.

I currently claim unemployment benefits

Q: I usually get my payment in a couple of days, but it was late or still hasn't arrived. Where is it?

A: Because of the volume of new weekly claims submitted after the benefit was expanded, payment processing is taking longer than usual. The payments are coming; they are just taking a bit longer. Unfortunately, ESD anticipates this to be the case at least for the next few weeks as there are historic levels of Washingtonians filing for unemployment during this crisis.

Q: I was having no trouble submitting weekly claims before and now I am. What do I do?

A: First, if you haven't gone into your eServices account in a couple of days, start there. ESD has made several fixes to errors and you may now be able to submit your weekly claim as normal.

- **If something went wrong and you can't file anymore.** For example, it says your unemployment claim is now “inactive” – ESD is working as quickly as possible to resolve it. If you are in this situation, please keep checking in your eServices account and make sure you have submitted any active weekly claims (whether it is unemployment, PUA, or PEUC).
- **If you have multiple active claims open.** If you applied for one of the new programs (“PUA” or “PEUC”) because you were prompted to, and now have multiple active claims open, **please submit weekly claims for all active weeks you now have available.**
 - Just click on each link on your homepage that says “You have a UI weekly claim to file” or “You have a PUA weekly claim to file” etc.
 - Submit all active weekly claims.

Depending on your personal situation and work history there are many reasons this could be the case for you.

UNEMPLOYMENT IDENTITY FRAUD

Washington state takes unemployment insurance fraud very seriously. If you have reason to believe someone has applied for unemployment benefits using your information or used a scam to obtain your private information, please report that to ESD using the information below.

Report unemployment fraud

Use ESD's [secure fraud reporting form](#) to alert them to an imposter claiming benefits under your name.

Information you will need to provide when reporting benefit fraud:

1. Your full name
2. Last 4 numbers of your Social Security number (never put your full SSN in an email)
3. Your address
4. Your date of birth
5. Brief description of how you found out an imposter-fraud claim was filed using your information
6. Please let us know: If an imposter-fraud claim was filed using your information, do you give us permission to deny and cancel it?

Steps you can take if you believe you are a victim of fraud:

- Go to the FTC identity theft website: www.identitytheft.gov for great resources on reporting
- Request your free credit reports via www.annualcreditreport.com and review them for other fraudulent activities
- Go to atg.wa.gov/recovering-identity-theft-or-fraud for additional tips from the Washington State Attorney General
- Learn more about other scams and how to protect yourself on the [state's coronavirus website](#)

Fraud can also be reported by phone to the Office of Special Investigations.

Please note: ESD is receiving an extremely high number of calls and the fastest way to report fraud is with the form above.

Toll-free

800-246-9763

Fax

833-572-8423

(Western Washington)

For more information on fraud and how you can protect yourself, visit [ESD's Fraud Page](#).

INSURANCE FOR UNEMPLOYED INDIVIDUALS

If you do not have health insurance, you should see if [your income qualifies you for free coverage](#). You can enroll in Medicaid year-round through [Washington's Health Benefit Exchange](#). If you need an individual health plan, you have until May 15 to [sign up for a health plan](#) by calling the exchange at 855-923-4633. After May 15, 2021, you must qualify for a [special enrollment](#) to get covered.

If you believe you need to be tested for coronavirus, you should contact a local medical provider first. Find a [local community clinic](#) near you.

HOUSING INFORMATION FOR UNEMPLOYED INDIVIDUALS

Washington State Actions

Governor Inslee has issued a statewide [moratorium on evictions](#) of residential tenants for non-payment until **March 31, 2021**. See here for the [COVID-19 eviction moratorium complaint form](#), if you believe a landlord is in violation of this moratorium. More resources from the state are below:

- Washington state's Dept. of Commerce [Eviction Rent Assistance program](#), funded with federal dollars, may prevent evictions by paying past due and current/future rent for people in distress. Rental assistance will be provided through local housing providers in each community, not directly from Commerce. Click here for a [List of Eviction Rent Assistance Program providers](#).
- [Low-Income Home Energy Assistance Program \(LIHEAP\)](#). LIHEAP makes energy assistance available to residents of Washington through a network of community action agencies and local municipalities. These organizations perform program eligibility determinations and award LIHEAP grants to eligible households. Each agency has its own procedures that will need to be followed to receive LIHEAP services.

Federal Actions

On September 1, 2020, 37 days after the expiration of the CARES Act moratorium, the CDC released an agency order, halting evictions for some renters who meet specific criteria. The CDC issued the agency order citing its authorities provided by 42 U.S.C. 264 and 42 C.F.R. 70.2 to prevent the spread of COVID-19. The agency order is extended through January 31, 2021.

For additional questions or guidance please click [here](#).