

COVID-19 Worker Assistance & Recently Unemployed Resource Guide



A Note from Representative Kilmer:

Across our region and the entire country, the COVID-19 pandemic is putting an extraordinary strain on our health care system, our economy, and on families. I hope you are all keeping safe, staying well, and managing these challenging times.

Since this public health crisis began, I've been listening directly to folks in every corner of our region about how COVID-19 and efforts to contain its spread are impacting them – and to learn more about what resources are needed from the federal government.

In response, I've worked with my colleagues in Congress to pass three emergency response bills that have now been signed into law by the President. These new bills will provide bold and urgent action to protect the health, safety, and economic well-being of the American people – including our workers and families.

I fought for new protections to help Washington's families, students, employers, health care providers, and communities have more of the resources and assistance they need during these difficult times. These actions will provide immediate economic relief to American workers and families by providing direct assistance to individuals, expanding unemployment insurance, supporting food assistance programs, and providing funding for critical programs to mitigate economic challenges. Among other things, I supported the CARES Act which adds an additional \$600 to the unemployment assistance someone receives, extends 13 weeks of federally-funded unemployment, and expands eligibility to cover part-time workers, folks who are self-employed, independent contractors, gig workers, and others who may not have previously qualified.

I know these are challenging times, and I want to make sure your government has your back. As this situation evolves, I encourage you to continue to visit [Kilmer.House.Gov](https://www.kilmer.house.gov) for more information or reach out to my team and me in Tacoma at 253-272-3515 if we can lend a hand.

As always, I'm honored to represent you.

Sincerely,

A handwritten signature in black ink, appearing to read "Derek Kilmer". The signature is fluid and cursive, with a large loop at the end.

Derek Kilmer

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Resources

If you are recently unemployed and seeking assistance:

- Visit Washington State’s [Unemployment Benefits website](#) to apply for newly expanded unemployment benefits.
- Click [here](#) to learn more about the Washington State Employment Security Department (ESD’s) **Rapid Response** services and funding to help impacted workers get connected to unemployment benefits and re-employment services, including re-training, worker support services, and referrals to other social services.

If you are currently employed but need help due to the impacts of COVID-19:

- The ESD’s expanded [Paid Family and Medical Leave](#) program can provide additional benefits for Washington workers who need to take extended time off from work due to exposure to COVID-19 or to care for a family member who has tested positive for COVID-19.
- Visit the Governor’s [COVID-19 resource list for impacted Washington businesses and workers](#) to stay up to date on the list of Essential Businesses defined by the Governor for Washington State and other critical information.

If you are experiencing financial hardship as a result of the COVID-19 crisis:

- Visit the [Women, Infants, and Children Nutrition Program \(WIC\)](#) and the [Supplemental Nutrition Assistance Program \(SNAP\)](#) websites to learn more about expanded eligibility during the COVID-19 crisis, including available services and how to apply.
- Visit the [American Red Cross Disaster and Emergency Assistance Program](#) to learn more about temporary housing and other essential services they can provide.
- Visit [The Internal Revenue Service \(IRS\) COVID-19 Information](#) webpage for updated information about tax filing (deadline extended until July 15, 2020), distribution of [Economic Impact Payments](#), and additional frequently asked questions.
- To protect yourself financially, visit the [Consumer Financial Protection Bureau's](#) website.

For additional assistance please contact any of my offices, or visit my website at

www.kilmer.house.gov

Washington, DC 1410 Longworth Washington, DC 20515 (202) 225-5916 M-F:9am - 6pm (EST)	Tacoma 950 Pacific Ave Suite 1230 Tacoma, WA 98402 (253) 272-3515 M-F:9am - 5pm (PST)	Bremerton 345 6th Street Suite 500 Bremerton, WA 98337 (360) 373-9725 M-F: 9am - 5pm (PST)	Port Angeles 332 E 5th St Port Angeles, WA 98362 (360) 797-3623 Tu/Th: 9am-Noon (PST) Wed: Noon-4pm (PST)
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Unemployment Insurance

If you've lost your job and want to get unemployment assistance, the fastest way to get started is to visit the Employment Security Department (ESD) website [here](#).

In addition to learning about eligibility and starting an online application, you can submit questions, review documents, and check on the status of payments on the ESD website.

ESD's [Customer Service One Stop](#) page lists the average decision wait times and is frequently updated. Claimants can also get answers to frequently asked questions on the following topics: Eligibility, Applying, After they Apply, Filing Weekly Claims, and Looking for Work.

Individuals can also **apply by phone** (based on the guidance below) by calling the Claims Center at **800-318-6022**. The claims center will be open Monday – Friday from 8 a.m. – 4 p.m. (except holidays) as follows:

- Monday
 - If you have a Social Security number ending in 0-3 you can call to open a new claim.
 - Open only for questions about weekly claims and other general questions for all other social security numbers
- Tuesday.
 - If you have a Social Security number ending in 0-6 you can call to open a claim.
 - Open only for questions about weekly claims and other general questions for all other social security numbers.
- Wednesday, Thursday and Friday.
 - Everyone (Social Security numbers ending in 0-9) can submit new applications.
 - Also open to everyone for questions about weekly claims and other general questions.

Individuals can call anytime to ask questions, but to avoid wait times on the phone line, ESD recommends using [eServices](#) for general questions.

If claimants want to schedule a specific day and time for someone from the Claims Center to call them back, they may do so through the [Schedule a Callback](#) page. **Please note: due to high demand, openings continue to move further out on the calendar.**

Washington State Employment Security

The Washington state ESD has three clear priorities: get benefits out more quickly to those who are eligible, expand eligibility for those who can utilize this benefit, and help employers find staff for essential jobs.

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

Recent changes to expand access to unemployment

ESD recently adopted a series of emergency rules to relieve the burden of temporary layoffs, isolation and quarantine for workers and businesses. Some of the most recent changes include:

- If you are laid off as a result of the governor's stay home order issued on March 23, you are eligible for unemployment benefits.
 - When you apply for benefits, you should select "laid off" as your reason for separating from your employer. Choose "Company temporarily closed" from the secondary options.
 - This does not apply to employees [who are considered essential critical infrastructure workers](#), as outlined by the governor.
 - As new information emerges, this is subject to change.
- Work search requirements are optional for all claimants until further notice.
- You can request standby status for up to 12 weeks.
- The one-week waiting period to be eligible for unemployment benefits is waived.

As you know, the situation is changing rapidly, and ESD will continue to update its communications and its technology to reflect the new emergency rules as they are enacted.

You can find the most recent information about how programs can help workers affected by COVID-19 in the Q&A below. And, this [easy-to-read comparison guide](#) lists some of the most common COVID-19 scenarios that may occur and the benefits that may apply. Check back on the [ESD website](#) frequently for updates.

Frequently Asked Questions About Unemployment Benefits

Who qualifies for the expanded Pandemic Unemployment Insurance and what unemployment benefits are available?

The CARES Act significantly expanded eligibility for Pandemic Unemployment Insurance to cover all workers who have lost their jobs as a result of the COVID-19 epidemic, including workers who are self-employed, independent contractors, gig economy workers, and those who do not have sufficient work history to qualify for traditional unemployment benefits. Workers applying for Pandemic Unemployment Insurance must meet these qualifications: 1) ineligible for any other state or federal unemployment benefits; 2) unemployed, partially unemployed, or cannot work due to the COVID-19 public health crisis; and 3) cannot telework or receive paid leave from the worker's employer.

In addition to the expanded eligibility described above, the CARES Act also provides an additional \$600 per week to everyone on unemployment from March 29 through July 31, 2020. Benefits will also be extended by 13 weeks, for a maximum of 39 weeks (or about nine months). These expanded benefits apply to people who were already on unemployment as well as those who are newly eligible.

For additional information, please visit the [ESD COVID-19 website](#).

When will the additional \$600 start being added to my unemployment payment each week?

ESD is working as quickly as possible to update its technology to ensure everyone who is eligible gets the full amount they are owed, and is also waiting for some additional guidance from the Department of Labor. That means it will take a couple of weeks to update your payments, with a target launch of mid-April. ESD will backdate claims, so you are paid from the time you separated from your job or otherwise became eligible under the CARES Act.

Can someone who was laid off before the CARES Act passed qualify for these new benefits?

Yes, the \$600 weekly boost will be provided as a supplement to those who are already receiving unemployment compensation at the state level.

Is it true that people who were not laid off can also qualify?

In some cases, yes. Individuals who can provide self-certification that they had to quit for a specific COVID-19-related reason and who do not have the ability to telework with pay, or access paid sick leave or other paid leave benefits, may qualify for Pandemic Unemployment Assistance.

Some of the specific examples of workers who could qualify without being laid off include those forced to leave work because:

- They were diagnosed with COVID-19;
- They are forced to self-quarantine due to presumptive exposure to COVID-19;
- They are caring for a family member with COVID-19; or
- They have to care for their child whose daycare or school is closed due to COVID-19.

Are the new unemployment benefits taxable?

Yes. Like traditional unemployment benefits, these expanded benefits are counted as income and taxed on individual tax returns. Taxpayers will be required to disclose their unemployment insurance benefits when they file taxes.

I heard \$1,200 will be part of this – when can I expect to get that money?

The \$1,200 [Economic Impact Payments](#) are a one-time payment to all low- and middle-income families, not just those receiving unemployment benefits. This money will come directly from the federal government. More information about these payments can be found later in this guide.

How will I know when the ESD system is updated?

The best way to stay up-to-date is sign up for the ESD COVID-19 action alert updates [here](#).

Direct Payments to Individuals and Families

The CARES Act, signed into law on March 27, 2020, prioritizes getting cash into the hands of American families to help them through this difficult time and help stabilize the economy.

The legislation includes direct payments – up to \$1,200 per adult and \$500 per child – to help them get by during the COVID-19 pandemic. **Anyone who filed a return for tax year 2018 or 2019 doesn't need to do anything to receive these funds.** They will automatically receive the appropriate amount based on the income in their latest tax return.

The Internal Revenue Service announced on Monday, March 30, 2020 that **distribution of economic impact payments will begin in the next three weeks** and will be distributed automatically, with no action required for most people.

- Checks being delivered by direct deposit should arrive within weeks
- Check being delivered by mail should be delivered within months

Information for Seniors and others who don't typically file a tax return:

There is no earned income requirement to be eligible for a rebate, but non-filers may need to take additional steps to receive their rebates. According to a [recent announcement](#) from the Treasury, social security beneficiaries don't need to take any further action to receive their payment; it will be deposited directly into the account where they receive their social security payments. For other non-filers, including veterans, [click here](#) for further guidance and updates from the IRS on how to receive your payment.

Who is eligible to receive a Direct Payment and how much will you receive?

Individuals making up to \$75,000 (\$150,000 for married workers) will receive payments of \$1,200 with an additional \$500 payment per minor child. The payments decrease ratably and stop altogether for single workers making more than \$99,000 (\$198,000 for married workers and \$218,000 for a family of four.)

If you still need to file your 2018 or 2019 taxes:

- Remember that the deadline to file your 2019 taxes has been extended to July 15, 2020.
- For those concerned about visiting a tax professional or local community organization in person to get help with a tax return, these economic impact payments will be available throughout the rest of 2020.
- If someone has not filed a tax return in 2018 or 2019 and does not receive Social Security benefits, [the IRS recommends filing a 2018 return to receive payment.](#)

- If the IRS does not have the taxpayer's bank account information, the taxpayer should look for a letter from the IRS detailing how to receive their payment.

Frequently Asked Questions About Direct Payments

Why is Congress proposing to pay rebates to individuals?

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

When will the rebates be distributed?

The Internal Revenue Service (IRS) will work to deliver rebates quickly in the form of advance payments. For people who filed a federal income tax return in 2018 or 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 January 1, 2018 or later.

How large are the rebates?

The amount of the rebate depends on income and family size. The payment is \$1,200 for each adult individual (\$2,400 for joint filers), and \$500 per qualifying child under age 17. The rebate is reduced by \$5 for every \$100 of income exceeding \$150,000 for a joint filer, \$112,500 for a head of household filer, and \$75,000 for anyone else (including single filers). Individuals with an income exceeding \$99,000 and households with income exceeding \$198,000 will not be eligible.

Is it true that many people between the ages of 17 and 24 won't receive an Economic Impact Payment?

Anyone 18 and over, who meets the income requirements described above, and who is NOT claimed as a dependent on a parent's tax return, is eligible for an Economic Impact Payment. Unfortunately, students between the ages of 17 and 24 who file as dependents on their parents' tax returns will not receive a payment. Rep. Kilmer is a sponsor of a bill ([H.R. 6420](#)) to expand the \$500 rebate for qualifying children to include students up to the age of 24.

Do rebates need to be repaid?

No.

How will rebates be delivered?

It depends. The IRS will be delivering rebates automatically to most Americans who file individual federal income tax returns and have provided direct deposit information for their 2018 or 2019 tax returns. If the IRS does not have direct deposit information, a physical check will be mailed.

Many individuals don't need to file a tax return. Are non-filers eligible for rebates?

Yes. There is no earned income requirement to be eligible for a rebate, but non-filers may need to take additional steps to receive their rebates. According to a [recent announcement](#) from the Treasury, social security beneficiaries don't need to take any further action to receive their payment, it will be deposited directly into the account where they receive their social security payments. For other non-filers, including veterans, [click here](#) for further guidance and updates from the IRS on how to receive your payment.

How will a person who has recently moved access rebates?

If the IRS has direct deposit information from your 2018 or 2019 tax returns, they will use that account information to provide an electronic payment. If you have not yet filed your tax returns for 2018 or 2019, or you did not provide direct deposit information, then you will need to provide further information to the IRS to receive your payment. Click [here](#) for additional guidance from the IRS.

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

No, the rebate is considered a tax refund and is not counted as taxable income or towards eligibility for federal programs.

What identification requirements apply to receive rebates?

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

Homeowner and Renter Protections and Assistance

Mortgage Forbearance

- Homeowners with FHA, USDA, VA, or Section 184 or 184A mortgages (for members of federally recognized tribes) and those with mortgages backed by Fannie Mae or Freddie Mac have the right to request forbearance.
- Forbearance can be provided on payments for up to 6 months, with a possible extension for another 6 months without fees, penalties, or extra interest.
- **Homeowners should contact their mortgage servicing company directly for further information.**

Eviction Protections

Renters residing in public or assisted housing, or in a home or apartment whose owner has a federally backed mortgage, are protected from eviction for 4 months if they are unable to pay their rent.

- Property owners are also prohibited from issuing a 30-day notice to a tenant to vacate a property until after the 4-month moratorium ends.
 - This protection covers properties that receive federal subsidies such as public housing, Section 8 assistance, USDA rural housing programs, and federally issued or guaranteed mortgages.
- Renters whose landlord is not abiding by the moratorium should contact the relevant federal agency that administers their housing program or their local Legal Aid office by visiting the [Tenants Union of Washington state website](#).

Energy Assistance for Low Income Families

The CARES Act includes \$900 million to help low income Americans and their families heat and cool their homes.

- Click [here](#) to learn more about the Low Income Home Energy Assistance Program (LIHEAP) in Washington state, including eligibility and how to apply.

Frequently Asked Questions on Homeowner and Renters Assistance

What should I do if I am unable to make my rent payment this month?

If you are unable to make your rent payment, contact your landlord immediately and try to work out an agreement. If you are in need of rental assistance, you can also contact a housing counseling agency toll-free (800) 569-4287. They can help point you in the right direction.

You can also visit the [US Department of Housing and Urban Development](#) for information about rental assistance and counseling available.

You can also contact the Washington Homeownership Hotline at 1.877.894.HOME for more information and assistance.

What should I do if I am unable to make a Mortgage payment this month?

Visit this link, [If I Can't Pay My Mortgage Loan, What Are My Options?](#) for information from the Consumer Financial Protection Bureau.

What should I do if I am struggling to pay utility bills this month?

Visit the [Utilities and Transportation Commission – Energy Assistance Programs](#) for more information on what to do if you are having trouble paying your utilities bills.

You can also visit the [Help with Bills – USA.Gov](#) website for more information from the Federal Government.

Food Assistance for Individuals and Families

Supplemental Nutrition Assistance Program (SNAP)

The SNAP program, more commonly known as food stamps, ensures that Americans receive the food they need, especially if they are newly unemployed. Congress has expanded eligibility and increased funding for SNAP benefits in the last three COVID-19 emergency funding bills to help Americans put food on the table during this crisis.

- To learn more about SNAP benefits, see if you qualify, or apply for benefits online, visit the Washington state SNAP website [here](#).

The Special Supplemental Nutrition Program for Women Infants and Children (WIC)

WIC provides access to nutritious foods to low-income pregnant women or mothers.

- To learn more about WIC benefits, see if you qualify, or apply for benefits online, visit the Washington state WIC website [here](#).

Food Banks

Through the CARES Act, Congress has now secured \$850 million in emergency funding for The Emergency Food Assistance Program (TEFAP) to help food banks face increased utilization and demand in countless communities across the country due to the coronavirus.

- To find more information about local food banks or food assistance programs, visit the [Northwest Harvest website](#), or call the USDA National Hunger Hotline at 1-866-3-HUNGRY/1-877-8-HAMBRE.

Frequently Asked Questions on Food Assistance

How do I apply for SNAP?

You must apply for SNAP in the state where you currently live. You should contact your state agency online, by phone, or in person for more information on how to apply for SNAP benefits. If you live in Washington state, you should visit the Washington state SNAP website [here](#). If you do not live in Washington state, you can find information on how to contact you state agency [here](#).

Do I automatically qualify for SNAP if I am getting unemployment insurance?

Your household must meet certain requirements to be eligible for SNAP benefits, even if you are already getting unemployment insurance. Visit the [Washington state SNAP website](#) to verify your eligibility and apply for SNAP benefits online.

How long will I be able to get SNAP?

If you are determined to be eligible for SNAP, you will receive a notice from the state agency that tells you how long you will receive SNAP. Additional information is available [here](#).

How much will I receive?

States calculate monthly SNAP benefit amounts for each household, based on the household's net income, up to the maximum monthly allotment amount for the household's size. Current maximum monthly allotment amounts are available to view [here](#).

What can I buy with SNAP benefits?

You can use SNAP benefits to buy most food items, except hot foods; prepared foods for immediate consumption; alcohol; tobacco; vitamins, medicines, and supplements; and any nonfood items.

How do I qualify to get emergency food at a food bank?

Qualifying income limits vary but are generally not as rigid as SNAP limits, so even if you do not qualify for SNAP, you may qualify for emergency food assistance. For more information about local food banks or food assistance programs, visit the [Northwest Harvest website](#).

How do I find my nearest food bank?

Visit the [Northwest Harvest website](#).

Emergency Family Medical Leave and Paid Sick Leave

The Families First Coronavirus Response Act (FFCRA) expands the Family and Medical Leave Act (FMLA) and creates a new option for workers to use up to 10 weeks of emergency FMLA and up to 80 hours of emergency paid sick leave during the COVID-19 pandemic. The FFCRA paid leave provisions are effective on April 1, 2020 and apply to qualifying leave taken between April 1, 2020 and December 31, 2020. These benefits are on top of any other family or medical leave benefits required by Washington state law.

The Department of Labor has provided detailed information about the guidelines for FMLA and paid sick leave benefits [here](#).

- Specific and detailed guidance on the rights of federal workers under FFCRA can be found [here](#).
- Further guidance for all other workers can be found [here](#).

Frequently Asked Questions About FMLA and Emergency Paid Sick Leave

How do I know if my employer is required to provide expanded FMLA and paid sick leave benefits?

Until the end of 2020, employers with at least 50 but fewer than 500 employees are required to provide covered employees with expanded paid sick leave and family and medical leave for specified reasons related to COVID-19.

Covered employers include those in the private sector, state and local governments, and some federal government agencies. If a private employer has greater than 500 employees, workers would be covered by Washington state's paid family leave law. For more information about emergency paid sick leave or family leave and to determine if you are covered, [click here](#).

Can I use FMLA to care for my child while public schools are closed?

Paid FMLA will be available to any worker who has been employed for at least 30 days and must care for children whose schools have closed due to the coronavirus health emergency. The eligible employee must not be able work (or work remotely) while caring for children. Employers are not required to pay employees for the first 10 days of public health emergency leave. However, an employee may use accrued paid leave during such time.

When can I use emergency paid sick leave?

Covered workers are eligible for paid sick leave if they are unable to work (on-site or remotely) for the following reasons:

- Subject to federal, state, or local quarantine or isolation related to COVID-19;
- Have been advised by their doctor to self-quarantine due to COVID-19;
- Experiencing symptoms of COVID-19 and seeking a medical diagnosis;
- Caring for a family member subject to a quarantine order or self-quarantine;
- Caring for children if schools are closed or their caregiver is unavailable because of the COVID-19 health emergency; or
- Experiencing substantially similar conditions as specified by the Secretary of Health and Human Services.

How much will I be paid if I have to take emergency paid sick leave?

Under FFCRA, full-time employees are entitled to 80 hours of emergency paid sick leave, capped at \$511 per day (\$5,110 total) when the employee is absent for eligible reasons related to his or her own circumstances or capped at \$200 per day (\$2,000 total) for reasons related to eligible care for another person.

Part-time employees are entitled to a proportional amount of the 80 hours described above, based on their average hours worked in a two-week period. Employers must give emergency paid sick leave to any employee, regardless of the length of employment, for a qualifying emergency related to the coronavirus.