

# HELP! FROM WHATCOM LIBRARIES

## RESOURCES AND INFORMATION YOU CAN TRUST

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### **Topic: Unemployment Assistance**

If you've become unemployed due to the COVID-19 virus pandemic, there is financial assistance available from Washington State and from our Federal government. Below are resources and information on how to apply.

### **Washington State Unemployment**

When you lose your job (through no fault of your own) unemployment benefits provide you with temporary income. If you were laid off as a result of COVID-19, you are likely eligible.

The fastest way to apply for benefits is online. While you can file by phone, you should expect extended wait times. There are no in-person unemployment offices in Washington State.

On the next page of this guide is a checklist that's helpful in applying for Washington State unemployment benefits.

[https://esdorchardstorage.blob.core.windows.net/esdwa/Default/ESDWAGOV/Unemployment/COVID-19\\_Applications\\_CheckList.pdf](https://esdorchardstorage.blob.core.windows.net/esdwa/Default/ESDWAGOV/Unemployment/COVID-19_Applications_CheckList.pdf)

If you're able to get internet access, there is a webinar that helps you submit a claim for benefits and to set up a Secure Access Washington (SAW) account.

<https://esd.wa.gov/newsroom/introduction-to-unemployment-insurance-public-webinar>

For further information, Washington State's Employment Security Department website is

<https://esd.wa.gov/unemployment>

### **Federal Stimulus Payments**

The U.S. government has recently passed laws to make payments of up to \$1,200 to most American adults, including those with little income or none at all.

Americans whose information is already in the I.R.S or Social Security Administration databases will receive automatic payments directly deposited to their bank account. The U.S. Treasury plans to develop a web-based portal for individuals to provide their banking information so that individuals can receive payments immediately as opposed to checks in the mail.

For citizens who don't normally need to file income taxes and for those who lack internet access they will have until the end of the year to file and still get their stimulus payments. If citizens do not have a bank account, financial services companies may help to distribute prepaid debit cards, similar to the Supplemental Nutrition Assistance Program.

<https://www.irs.gov/newsroom/economic-impact-payments-what-you-need-to-know>



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### Unemployment benefits application checklist.

You may be eligible for unemployment benefits if you are unable to work due to COVID-19.

#### Some scenarios include:

- Your employer temporarily closes the business to comply with state guidelines.
- You are temporarily laid off or your hours are reduced due to business slowdown or lack of demand.

For more on specific scenarios related to COVID-19 that may impact your eligibility for unemployment benefits, please visit [esd.wa.gov/newsroom/covid-19](https://esd.wa.gov/newsroom/covid-19).

#### Basic eligibility criteria for unemployment benefits:

- You must have worked at least 680 hours in your base year, and you must have earned at least some of your wages in Washington state.
- Your base year is the first four of the last five completed calendar quarters before the week in which you file your claim.

#### For example:

- If you file your claim in March 2020, your base year is October 1, 2018 through September 30, 2019.
- If you file your claim in April, May or June 2020, your base year is January 1, 2019 through December 31, 2019.

Find more on eligibility criteria for unemployment benefits at [esd.wa.gov/unemployment/basic-eligibility-requirements](https://esd.wa.gov/unemployment/basic-eligibility-requirements).



The Employment Security Department is an equal opportunity employer/program. Auxiliary aids and services are available upon request to individuals with disabilities. Language assistance services for limited English proficient individuals are available free of charge. Washington Relay Service: 711

If you think you are eligible, use this checklist, gather your information and get ready to apply.

#### Before you apply:

Gather the information you'll need to complete the application:

- Your name, Social Security number, birthdate and contact information.
- Your complete work history for the past 18 months including:
  - employer name(s)
  - address(es)
  - phone number(s)
  - start and end dates of employment for each employer
- Your bank account and routing number, if you want to sign up for direct deposit.

If you normally get your work through a union, had more than 16 employers in your base year, or were in the military during the last 18 months, you may need to provide additional information. Find more at [esd.wa.gov/unemployment/have-this-information-ready](https://esd.wa.gov/unemployment/have-this-information-ready).

#### How to apply:

You can apply online or by phone. However, call volumes are high right now and applying online will be faster.

Setting up an account to apply online works best on a laptop or desktop computer; You can use a phone or tablet, but this service is not optimized for mobile and may be difficult to navigate.

Like most Washington state agencies, Employment Security Department uses SecureAccess Washington (SAW) to manage access to customer accounts. If you do not already have a SAW account, you'll need to create one. If you do, you can use that same username and password to access eServices.

- Start by going to [secure.esd.wa.gov/home](https://secure.esd.wa.gov/home).
- For more help, use the instructions in the eServices User Guide posted on our website under Step 2 at [esd.wa.gov/unemployment](https://esd.wa.gov/unemployment).

ESD.WA.GOV

Events are changing rapidly so to confirm details, call 360.305.3600 between 1:00 – 5:00 pm. Library staff will give you current and valid information.