



# CARES Act

## CALIFORNIA UNEMPLOYMENT INSURANCE EXPANSION

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Last updated 4/16/2020

# Agenda

- I. Overview of CARES Act
- II. What is CA Unemployment Insurance (UI)?
- III. Who is eligible for UI in California?
- IV. What are the expanded UI benefits in California?
- V. How can I apply?
- VI. Additional Resources

# I. What is the CARES Act?

- Many restaurants, shopping centers and other businesses have been closed during the safer at home order. This has caused millions of people to lose their jobs or have had their work hours reduced. The CARES Act is a relief bill passed by the U.S. congress that helps these individuals and businesses affected by the COVID-19 pandemic.
- The act lets states give **more options for unemployment insurance benefits**.
- In California this means that applicants may get **extra money** in their UI benefit, **extend benefits from 26 weeks to 39 weeks**, and **expands what type of workers** can apply.

## II. What is Unemployment Insurance?

- Unemployment Insurance (UI) is an **employer paid program** that gives income replacement when you become unemployed or have your hours reduced. In California, UI is run by the **Employment Development Department (EDD)**.
- Under the CARE's Act, **self-employed and independently contracted** workers can also get UI.
- To receive UI you need to meet all **eligibility requirements** during the initial claim and if you need to recertify your claim.
- *Note: The need to recertify may be relaxed during the COVID-19 pandemic.*

# Who Is Eligible?

To qualify in California you must be:

- Totally or partially unemployed. CA has extended it to those who have reduced hours because of the Covid-19 pandemic.
- Unemployed through no fault of your own.
- Physically able to work.
- Available for work.
- Ready and willing to accept work immediately.
- Actively looking for work.
- Undocumented workers cannot receive UI.

# What You Will Need

You will need to provide your personal information and your:

- **Last employer information** including company name, supervisor's name, address (mailing and physical location) and phone number
- **Last date worked** and the **reason you are no longer working**
- **Gross earnings in the last week you worked**, beginning with Sunday and ending with your last day of work
- Information on **all employers you worked for during the past 18 months**
- **Citizenship status**, or information from your **employment authorization document**

## IV. What are the expanded UI benefits in California?

Covid-19 has caused many people to suddenly become unemployed or receive reduced hours of work. That is why the CARES Act expanded UI benefits. In California this means:

1. Workers with UI claim can receive an **additional \$600 payment weekly.**
2. **All UI benefits are retroactive.**
3. **13-week extension of UI benefits** for those who use up their current benefits.

## IV. What are the expanded UI benefits in California?

### **4. Removes the one-week unpaid waiting period**

You can get UI benefits for the first week you are out of work. If you are eligible, the EDD processes and issues payments within a few weeks of receiving a claim.

### **5. You can apply for UI if you have to miss work due to childcare issues (because of the school closures).**

Things that will be considered: if you have no other care options and if you are unable to continue working your normal hours remotely.



## IV. What are the expanded UI benefits in California?

### 6. Self-employed/ independent contractors can now apply for UI

- The EDD is developing the New Pandemic Unemployment Assistance program to process claims from self-employed workers and independent contractors. **The EDD will begin accepting online applications for this program on Tuesday, April 28**
- A self-employed person works for themselves. This can be a food delivery worker, a house cleaner, or a nanny.
- An independent contractor is hired by someone to do work, but the worker is not their employee. This can include a gardener, landscaper, or painter.
- Self-employed workers and independent contractors sometimes use a 1099 tax form to report their income.

## V. How to Apply

- Be persistent, many applications are rejected but keep trying
- Online: Visit the EDD website  
[https://www.edd.ca.gov/Unemployment/Filing\\_a\\_Claim.htm](https://www.edd.ca.gov/Unemployment/Filing_a_Claim.htm)
- By Fax or Mail download the paper form:  
[https://www.edd.ca.gov/Unemployment/Filing\\_a\\_Claim.htm](https://www.edd.ca.gov/Unemployment/Filing_a_Claim.htm)
- By Phone Monday- Friday, 8am-12pm  
English 1-800-300-5616  
Spanish 1-800-326-8937  
TTY 1-800-815-9387

\*Expanded times will be available soon

# How to File a Claim

Online

[UI Online<sup>SM</sup>](#) is the fastest and most convenient way to file your UI claim. You can file your claim though UI Online during the times (Pacific time) listed below:

**When you can file a claim with UI Online**

Days of the Week	Available Time
Sunday	5 a.m. – 8:30 p.m.
Monday	4 a.m. – 10 p.m.
Tuesday – Friday	2 a.m. – 10 p.m.
Saturday	2 a.m. – 8 p.m.

## Other Relief Benefits

- If you are **sick or in quarantine with COVID-19** and cannot work:  
**File a disability insurance claim at**  
[https://edd.ca.gov/Disability/SDI\\_Online.htm](https://edd.ca.gov/Disability/SDI_Online.htm)
- If you are **caring for an ill or quarantined family member with COVID-19**  
(certified by a medical professional)  
**File a Paid Family Leave Claim at**  
[https://edd.ca.gov/Disability/How\\_to\\_File\\_a\\_DI\\_Claim\\_in\\_SDI\\_Online.htm](https://edd.ca.gov/Disability/How_to_File_a_DI_Claim_in_SDI_Online.htm)
- Undocumented workers CAN apply for these benefits.

# Issues and Concerns We Currently Know About

- As of April 16<sup>th</sup> lots of crashes, online application not fully fleshed out for new categories of unemployed people
- Slow Processing Times
- The EDD will begin accepting online applications for self-employed workers and independent contractors on Tuesday, April 28<sup>th</sup>. These workers will need to wait for their claims to be processed.
- Undocumented workers who were impacted by Covid-19 cannot apply for UI.

# Reviews and Experiences of Others

# Resource Summary- What LA City is Offering

- Los Angeles City Small Business Emergency Microloan Program
  - \$11 Million being put towards no-fee microloans of \$5,000 to \$20,000
  - Varying interest rate options depending on loan term (18 months to 5 years)
- For more info call EWDD Emergency Microloan Management Team at 213-744-7130
  - Toolkit:
    - [https://ewddlacity.com/images/business/COVID19\\_BusinessResilienceToolkit\\_v4.pdf](https://ewddlacity.com/images/business/COVID19_BusinessResilienceToolkit_v4.pdf)
    - <https://ewddlacity.com/index.php/microloan-program>



# Workers Impacted.

## Benefits for Workers Impacted by COVID-19

Program	Why	What	Benefits	More Information	How to File
<b>Disability Insurance</b>	If you're unable to work due to medical quarantine or illness related to COVID-19 (certified by a medical professional)	Short-term benefit payments to eligible workers who have a full or partial loss of wages due to a non-work-related illness, injury, or pregnancy.	Approximately 60-70 percent of ages (depending on income); ranges from \$50-\$1,300 a week for up to 52 weeks.	Learn more about your eligibility for <a href="#">Disability Insurance</a> at <a href="#">www.edd.ca.gov</a>	<a href="#">File a Disability Insurance claim</a>
<b>Paid Family Leave</b>	If you're unable to work because you are caring for an ill or quarantined family member with COVID-19 (certified by a medical professional)	Up to six weeks of benefit payments to eligible workers who have a full or partial loss of wages because they need time off work to care for a seriously ill family member.	Approximately 60-70 percent of wages (depending on income); ranges from \$50-\$1,300 a week for up to 6 weeks.	Learn more about your eligibility for <a href="#">Paid Family Leave</a> at <a href="#">www.edd.ca.gov</a>	<a href="#">File a Paid Family Leave claim</a>
<b>Unemployment Insurance</b>	If you have lost your job or have had your hours reduced for reasons related to COVID-19	Partial wage replacement benefit payments to workers who lose their job or have their hours reduced, through no fault of their own.	Range from \$40-\$450 per week for up to 26 weeks.	Learn more about your eligibility for <a href="#">Unemployment Insurance</a> at <a href="#">www.edd.ca.gov</a>	<a href="#">File an Unemployment Insurance claim</a>
<b>Paid Sick Leave</b>	If you or a family member are sick or for preventative care when civil authorities recommend quarantine	The leave you have accumulated or your employer has provided to you under the Paid Sick Leave law.	Paid to you at your regular rate of pay or an average based on the past 90 days.	Learn more about your eligibility for <a href="#">Paid Sick Leave</a> at <a href="#">www.edd.ca.gov</a>	If accrued sick leave is denied, file a <a href="#">Wage claim</a>
<b>Workers' Compensation</b>	If you are unable to do your usual job because you were exposed to and contracted COVID-19 during the regular course of your work, you may be eligible for workers' compensation benefits.	Benefits include temporary disability (TD) payments, which begin when your doctor says you can't do your usual work for more than three days or you are hospitalized overnight. You may be entitled to TD for up to 104 weeks. TD stops when either you return to work, your doctor releases you for work, or your doctor says your illness has improved as much as it's going to.	TD generally pays two-thirds of the gross wages you lose while you are recovering from a work-related illness or injury, up to maximum weekly amount set by law. In addition, eligible employees are entitled to medical treatment and additional payments if a doctor determines you suffered a permanent disability because of the illness.	Learn more about your eligibility for <a href="#">Workers' Compensation</a> benefits at <a href="#">www.edd.ca.gov</a>	<a href="#">File a Workers' Compensation claim</a>

Program	Why	What	Benefits	More Information	How to File
<b>L.A. County Department of Public Social Services</b>	If you are experiencing economic hardship and are in need of assistance to obtain essential services such as healthcare and financial support.	Programs and services include cash assistance, employment and job referral programs in-home supportive services, CalFresh food purchasing assistance, child care, and access to Medi-Cal programs.	The Department provides temporary financial assistance and employment services, free and low-cost health care insurance for families, food benefits for families and individuals, etc.	Contact L.A. County Department of Public Social Services at <a href="#">lacounty.gov</a> for more information	Apply for benefits online at <a href="#">dpss.lacounty.gov</a> .



## Businesses Impacted.

### Benefits for Workers Impacted by COVID-19

Program	Why	What	Benefits	More Information	How to File
<b>LA BusinessSource Centers</b>	If you are in need of business and loan packaging consultation.	Free business consulting and loan packaging for Los Angeles City businesses.	One-on-one consulting available in-person, by phone, and email.	Contact BusinessSource Center near you. <a href="http://LABusinessSource.org">LABusinessSource.org</a>	Contact BusinessSource Center near you. <a href="http://LABusinessSource.org">LABusinessSource.org</a>
<b>City of Los Angeles Emergency Microloan</b>	If your business has been impacted by COVID-19 and is in need of working capital to continue operations.	The City provides microloans to businesses experiencing financial difficulty during this local emergency.	Emergency microloans for small businesses in the City of Los Angeles	Contact the City of L.A. Economic and Workforce Development Dept. for more information <a href="http://ewddlacity.com">ewddlacity.com</a>	File a City Emergency Loan Application <a href="http://ewddlacity.com">ewddlacity.com</a>
<b>SBA Disaster Assistance</b>	If you are in need of economic support to help overcome the temporary loss of revenue.	Low interest disaster loans to help business recover from declared disasters.	SBA's Economic Injury Disaster Loans offer up to \$2 million in assistance. The interest rate is 3.75% for small businesses.	Learn more about your eligibility for SBA Disaster Assistance <a href="http://www.sba.gov">www.sba.gov</a>	File an SBA Disaster Loan application <a href="http://www.sba.gov">www.sba.gov</a>
<b>Jewish Free Loan Program</b>	If you are a business or individual with urgent financial needs.	Jewish Free Loan offers interest-free loans on a non-sectarian basis to those affected by Coronavirus.	Loans up to \$10,000 can be turned around in a matter of days. No fees. No interest.	Please visit <a href="http://www.jfla.org">www.jfla.org</a> for additional information.	Please visit <a href="http://www.jfla.org">www.jfla.org</a> to fill-out a pre-loan application.
<b>CA iBank Disaster Relief Loan Guarantee Program</b>	If your business is experiencing capital access barriers in light of a declared disaster.	Provides loan guarantees and direct loans for small businesses.	Loans up to \$20 million; max guarantee \$1 million, guaranteed up to 7 years (term can be longer); and guarantees up to 80% – 95% of loan.	Please visit <a href="http://www.ibank.ca.gov">www.ibank.ca.gov</a> for additional information.	Please visit <a href="http://pcrcorp.org/california-small-business-loan">pcrcorp.org/california-small-business-loan</a> .
<b>CA iBank Jumpstart Loan Program</b>	If you are a low-to-moderate income (LMI) business owner or operate a business in a LMI community.	Provides microloans, technical assistance and financial literacy training.	Loan amounts range from \$500 to \$10,000. Term up to 5-years, fully amortized.	Please visit <a href="http://www.ibank.ca.gov">www.ibank.ca.gov</a> for additional information	Please visit <a href="http://www.ibank.ca.gov">www.ibank.ca.gov</a> to apply.

Thank you, contact facilitator if you  
have questions