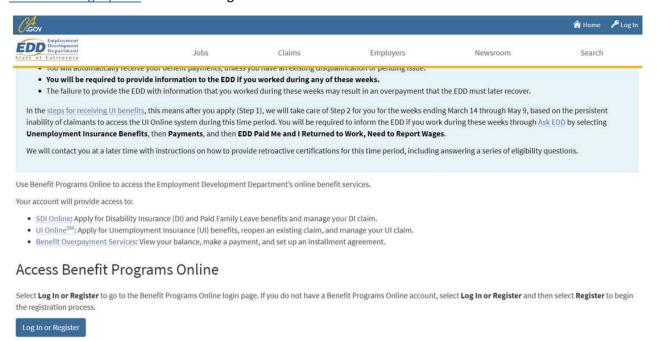


# **LET'S GET STARTED!!**

## **STEP 1** Register with Benefit Programs Online

If you already have registered with Benefit Programs Online, you may skip this step.

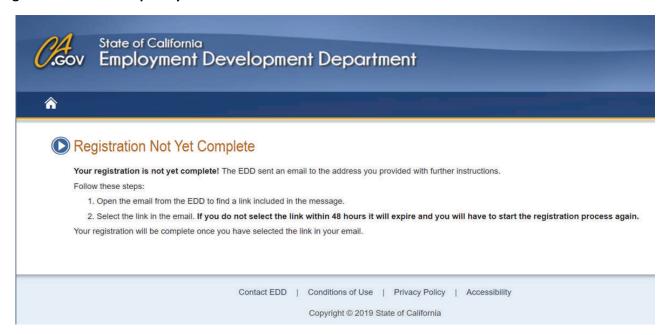
Visit www.edd.ca.gov/BPO and select Register.



- Accept the terms and conditions to continue.
- Provide a personal email address used only by you and create a password.
- Choose a personal image and caption. Select and answer four security questions.
- Check your email. Select the unique link within 48 hours of receiving the email to complete the process or you will need to start over.

Important: Check your junk/spam folder if you don't see this message in your inbox

## Your registration is not complete yet.



Check your inbox for a message like this.



You are receiving this email to complete your registration for your new Benefit Programs Online account.

To complete your registration, select the link below or copy and paste it into your browser. The link will expire after 48 hours.

If it has been more than 48 hours since you received this email, you will need to start the registration process again by visiting <u>Benefit Programs Online</u>.

If you did NOT create a new account, please Contact EDD.

Thank you,

Employment Development Department State of California

Click on the link to complete your registration process.

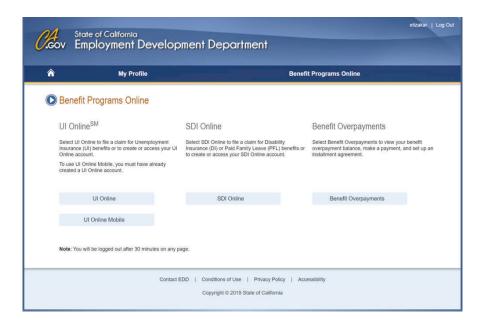


## STEP 2 File your UI Claim

Once you've registered, you can log in to Benefit Programs Online to file your claim. The rest of this guide will show you the claim filing process in detail. A summary of the steps, once you've logged in is:

- Select UI Online to get started;
- Select File a Claim (or Continue with Saved Draft if you began a claim previously);
- Read the UI Claim Filing Instructions. Select Next to continue;
- Provide all required information through several screens; and
- Review the information you provided on the Summary Page and then select Submit to submit your claim.

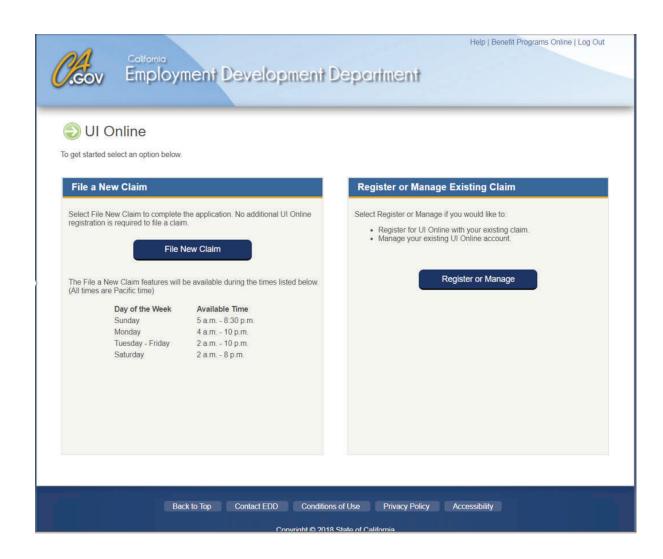
Let's get started.



We will select "UI Online"



We will proceed with "File a New Claim"



On the Next Page you get Unemployment Insurance Claim Filing Instructions. Read the information on this page before you file your Unemployment Insurance claim.

## UNEMPLOYMENT INSURANCE AND PANDEMIC UNEMPLOYMENT ASSISTANCE CLAIM FILING INSTRUCTIONS

Read the information below to learn important tips and instructions before you file your Unemployment Insurance or Pandemic Unemployment Assistance (PUA) claim. Check the box at the bottom of the page once you have read all the information and select Next to file a new Unemployment Insurance claim.

\*Indicates required field

If you are a business owner, independent contractor, self employed, or gig worker and are directly impacted by the COVID-19 pandemic, you can submit an Unemployment Insurance (UI) application and the Department will determine if you meet the criteria for UI or PUA.

Apply for benefits as soon as you are unemployed, or working less than full-time. Unemployment Insurance claims are valid for one year and take effect on the Sunday of the week when you file your claim. For Unemployment Insurance purposes, a week begins on a Sunday and ends on the following Saturday.

Important: The first week after you file your claim is normally a seven day waiting period. Benefits cannot be paid for this week. However, you must certify for benefits to satisfy the waiting period requirement.

Note: If you filed an Unemployment Insurance claim less than 12 months ago and stopped certifying for benefits, you must reopen your existing claim. To reopen your claim, select Previous to return to UI Online and select Register or Manage

### What You Need to File a Claim:

- Name, address, and phone number
- · Social Security number
- . California driver license or identification (ID) card
- . Citizenship status (which may include your alien registration number)
- Last employer information at the time you are filing the claim (regardless of the length of time you worked for the employer), including name, address (mailing and physical location) and phone number (including area code)
- Last date worked and the reason you are no longer working for the last employer
   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, including name, address (mailing and physical location), period of
- employment, gross wages earned, hours worked per week, hourly rate of pay, and reason no longer working.

  Pension Information (if applicable): Do not include Social Security, Railroad Retirement, or a pension based on another person's (such as your spouse's)

## How is my Unemployment Insurance Award Calculated?

To have a valid claim and be potentially eligible to receive Unemployment Insurance benefits, you must meet the monetary requirement of working and earning a minimum amount of wages within the past 18 months. See How Unemployment Benefits Are Computed for more information.

The law allows you to cancel a claim if you meet all of the following requirements:

- . Benefits have not been paid:
- . You have not been issued a written notice of disqualification;
- . There is no overpayment from a previous claim; and,
- . The benefit year of your claim has not ended.

If you decide to cancel your claim, do not certify for benefits through UI Online 3M, EDD Tele-Cert 5M, or paper (DE 4581). Once a claim is cancelled, it cannot be reestablished with the same beginning date. If you have questions about stopping your benefits or cancelling your claim, contact the EDD online, by mail, or by phone.

## What Happens After I File My Claim?

The EDD will review your application, determine your eligibility to receive Unemployment Insurance benefits, and notify you by mail about the status of your claim. Allow up to 10 days for processing. If additional information is needed, or an eligibility issue is identified, a phone interview appointment is scheduled and you will be notified by mail of the date and time.

### Important Browser/Security Information:

- . Do not use any features that automatically fill your personal information to complete the online application, such as Google's Autofill, Internet Explorer's AutoComplete, or other similar features. If these are used, it may cause entries in your online application to be incorrect.
- · For best results, use the latest version of these approved browsers: Internet Explorer, Google Chrome or Safari.
- You may need to download the free Adobe Acrobat to view and print linked documents
- . Do not use your browser's Back button while in UI Online. Note: In some browsers, the Backspace key is the same as the back button.

\*I have read all of the above information.

To file a new Unemployment Insurance claim, select the Next button

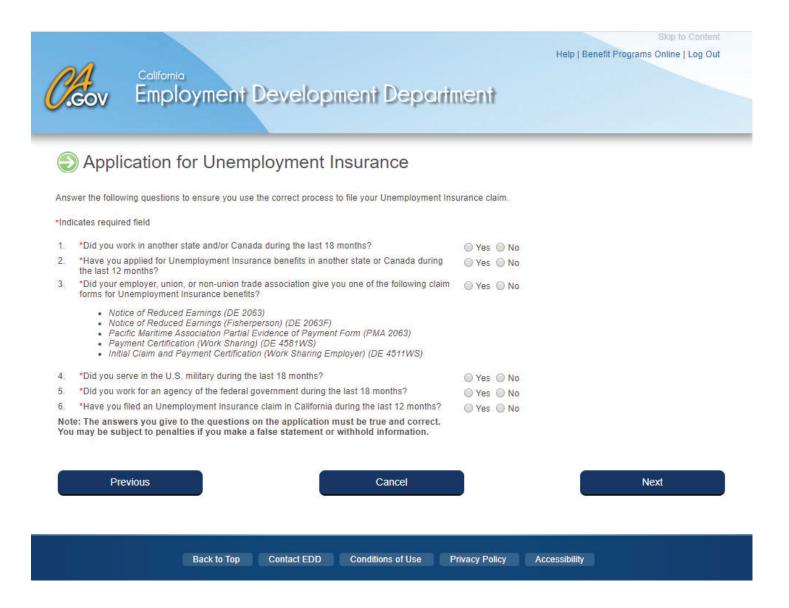
Previous

Next

Check the box at the bottom of the page once you have read all the information and select Next to file a new Unemployment Insurance claim. This will take you to the screen shown on the next page.



Page 1 of the Application starts with a series of questions about special circumstances. Answer these questions as they apply to YOU and YOUR situation.



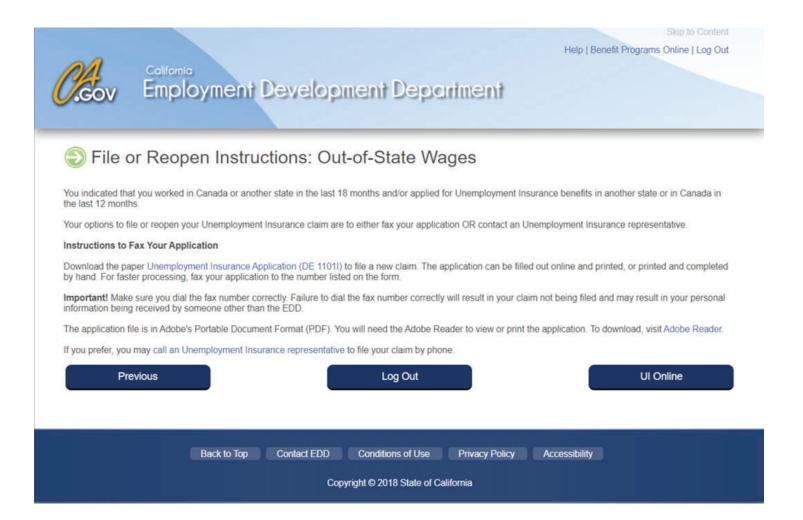
If you answer "No" to Questions 1-5, and regardless of which way you answer Question 6, then clicking the "Next" button will take you to page 2 of the Application. However, if you answer "Yes" to any of these Questions 1-5, please see the next page.

For Question 6, please note that if you applied for unemployment benefits or PUA benefits prior to making this claim, you should mark "Yes" even if you (a) never received a response from EDD, (b) received a \$0 award letter, or (c) were otherwise denied benefits.

If you filed a claim related to COVID-19 prior to this claim and were awarded benefits, you should also click "Yes," but it is likely you are ineligible to file another claim because you are already receiving benefits under the existing UI system.

Finally, if you filed a claim unrelated to COVID-19, you should mark "Yes" and continue this process.

If you answer "Yes" to any of Questions 1-5, you are instructed to file your UI claim by either faxing your application or contacting an Unemployment Insurance representative at EDD. For example, if you answer "Yes" to the first question, you will see the screen below:



Please note that the paper form for the application is dated in 2014 and does not have questions applicable to independent contractors such as most REALTORS®. You might consider calling EDD to file your application instead.

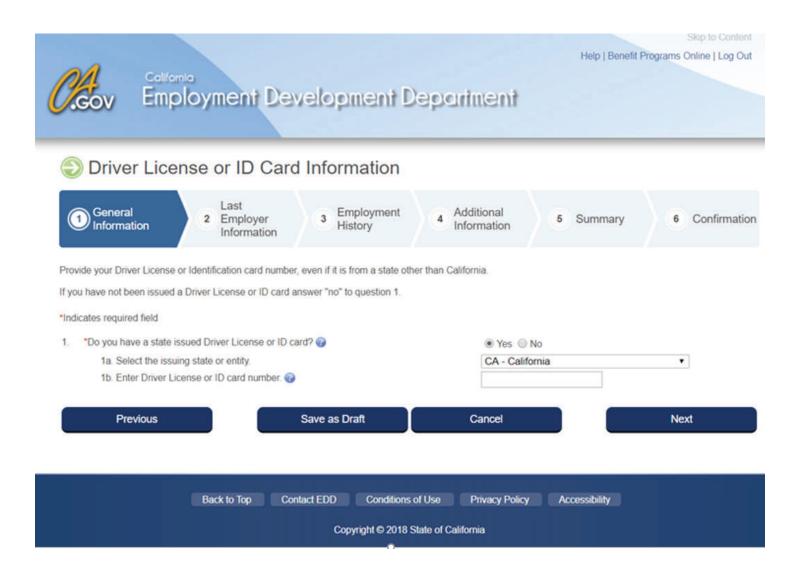


If you answered "No" to Questions 1-5 on the first screen, and answered Question 6 (whether you said "Yes" or "No"), you will be able to advance to page 2 of the Application, which asks about your identification information:

•	Applicant Information			
(	1 General 2 Employer 1 History 4 Add Information 1 Last 2 Employer 1 History 4 Add Info	litional rmation	5 Summary	6 Confirmatio
To b	egin filing your claim you will need to provide your identification information.			
Prov	vide the Social Security number that was issued to you by the Social Security Administration.			
If yo	u were assigned an ECN (9-digit number beginning with 999 or 990) by the EDD, provide that 8	CN under question	1 and provide your SS	SN under question 2
*Ind	icates required field			
			- 11-157	
1.	*Social Security number (SSN) or EDD Client Number (ECN)		☐ Unhide	
	1a. Confirm the last 4 digits of your SSN.		□ Unhide	
	1b. Was this Social Security number issued to you or issued on your behalf by the Social Security Administration?	⊕ Yes ⊕ No		
2	If you have used any other Social Security numbers, list them. @		- 45054-	
			☐ Unhide	
	**************************************		□ Unhide	
3.	*Date of Birth		(MM/DD/YYYY	)
5	*Gender Applicant Name		ale	
	*First Nam	9.		
	Middle Initia	d:		
	*Last Nam	9.		
6	*Is this the name that appears on your Social Security card?	⊚ Yes ⊚ No		
7.	If you have used any other names, list them. 🜍	First Name	Last N	lama
		First Name	Lastin	anie
	Previous Cancel		(f	Next



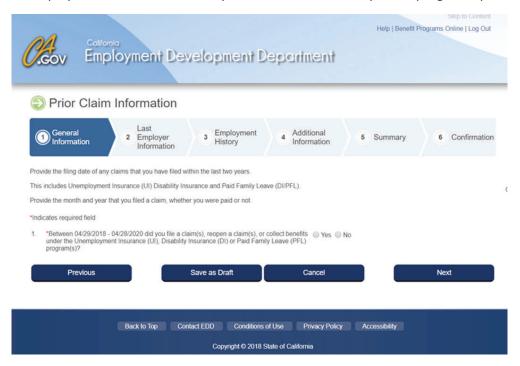
The Next Screen (page 3 of the Application) asks about Driver License or ID Card Information. This is what it looks like:



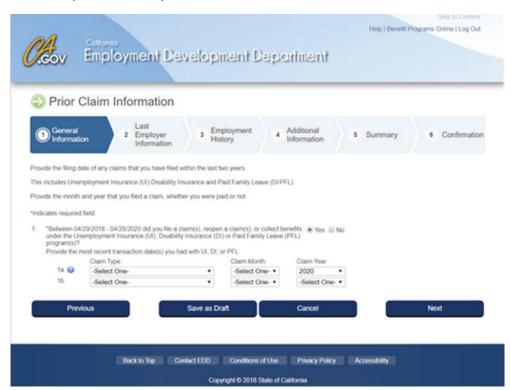
Enter your information accurately, then click the "Next" button.



The Next Screen (page 4 of the Application) asks for Prior Claim Information. If you completed a claim under the Unemployment Insurance, Disability Insurance or Paid Family Leave programs, provide the required information.

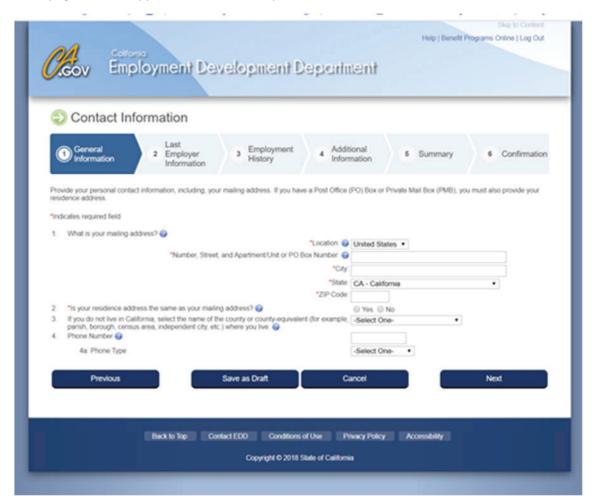


If you click on "Yes," it asks for claim type and claim year (options are 2018, 2019 and 2020) you will see the screen below. If you have already applied and were either denied or have not received a response from EDD, you should click "Yes" and provide the requested information.



As discussed with respect to the first screen, if you have already applied for and been granted unemployment benefits related to the COVID-19 pandemic, you will likely be ineligible for PUA benefits (because you are already receiving unemployment benefits). Please note that you cannot abandon that claim and switch to a PUA claim.

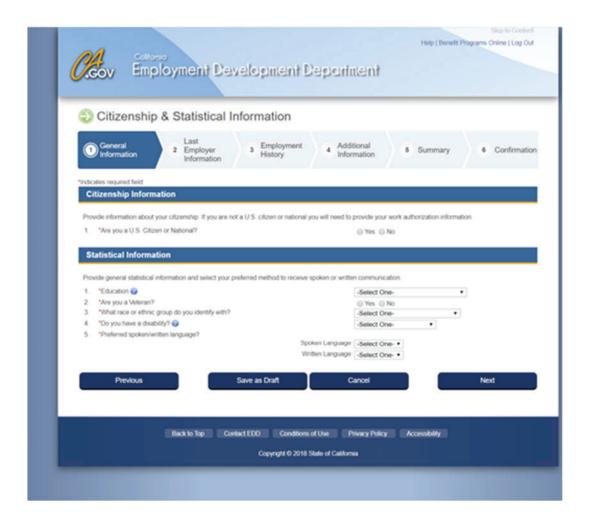
The Next Section (page 5 of the Application) asks about your Contact Information.



Enter your personal contact information. For your mailing address, provide the address where you would like EDD communications including your benefits payment (debit card). Following that is an address verification screen (no screen shot). You can "Use the standardized address" (which is formatted to meet US Postal Service Standards) or use exactly what you typed. You must choose one and then click "Submit" to proceed.

For Question 4, you should provide the telephone number at which EDD can contact you regarding your benefits claim.

The next screen (page 6 of the Application) asks about Citizenship and Statistical Information.

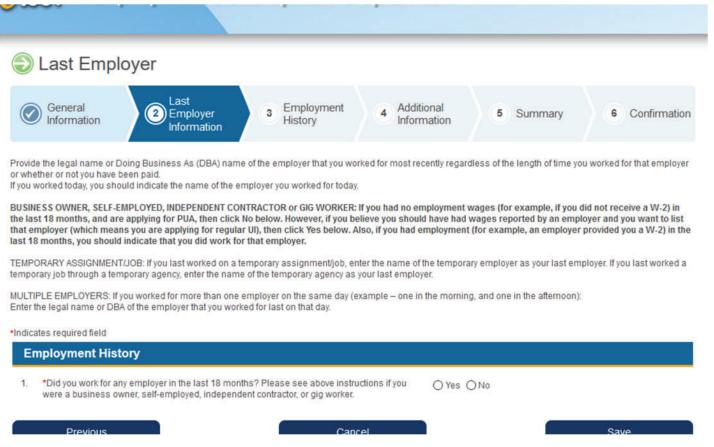


If you click "No" to Question 1 shown here, you will be asked if you are registered with USCIS (United States Citizenship and Immigration Services, formerly the Immigration and Naturalization Service (INS)) and authorized to work in the U.S.

If you then click "Yes," because you are legally authorized to work in the U.S., then you will be asked several questions relating to your registration with USCIS. Complete all information carefully and accurately.

Please note that if you are not a citizen, nor authorized to work in the U.S., you must answer both questions "No." You may be able to continue with your application, but you are unlikely to be eligible for benefits.

Next, application page 7 will ask for employment history, specifically prior employers in the last 18 months.



Please remember that <u>most California REALTORS®</u> are independent contractors of their broker, **not** employees. While a few brokers do utilize an employment model, the vast majority of California REALTORS® are actually independent contractors, not employees.

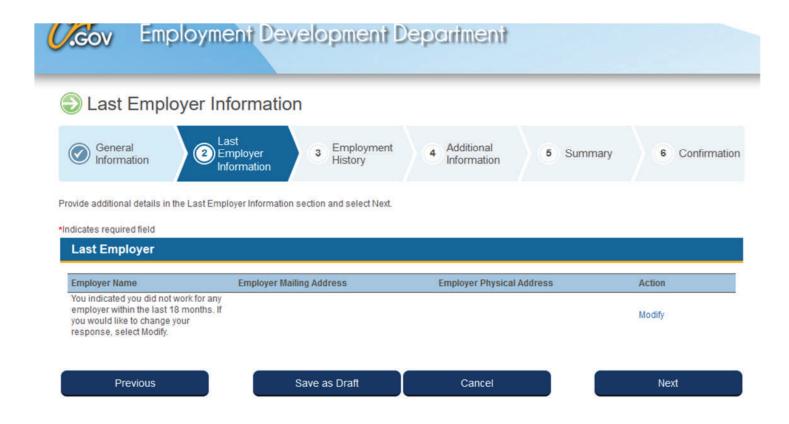
<u>If EDD records indicate that you worked for any employer in the past 18 months</u>, this information may be pre-filled on this screen. You should review it for accuracy, then accept. You can also add any information about other W-2 employers.

Please note: If you worked for any employer in the past 18 months that paid you a W-2, you will have to answer questions to qualify you for *regular unemployment benefits* (including the \$600 federal addition), *not PUA benefits*. The EDD has made clear that you do not get to choose between your W-2 work and your independent contractor work, even if your benefit would be higher as an independent contractor. This is due to requirements of the federal CARES Act. This means that if you worked a temporary or part-time W-2 job in the last 18 months, or if you have your own corporation that pays you any salary reported on a W-2, you must apply for regular UI benefits. Income derived from your work as an independent contractor or 1099 income will not be used to calculate your benefits.

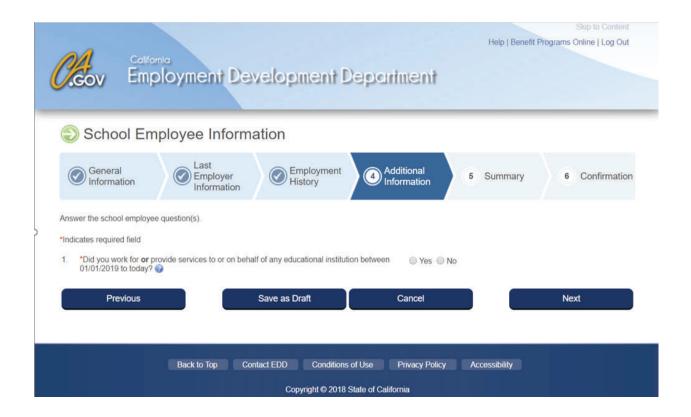
If the employment history section is empty, you will have to answer whether you've worked for any employer in the past 18 months. **Reminder**: most California REALTORS® are not employees of their broker, they are independent contractors affiliated with their broker. If you select "yes" because you have an employer, and most likely receive a wage or salary reported on a W-2 form, then you will need to provide the name, mailing address and phone number for your prior employer(s).

If you have been an independent contractor with no employer in the past 18 months, you can select "no" and you will be taken to the screen shown on the next page confirming that you are an independent contractor.

If you've been an independent contractor in the past 18 months and you selected "No", this is the screen you'll be taken to where you'll confirm your independent contractor status:



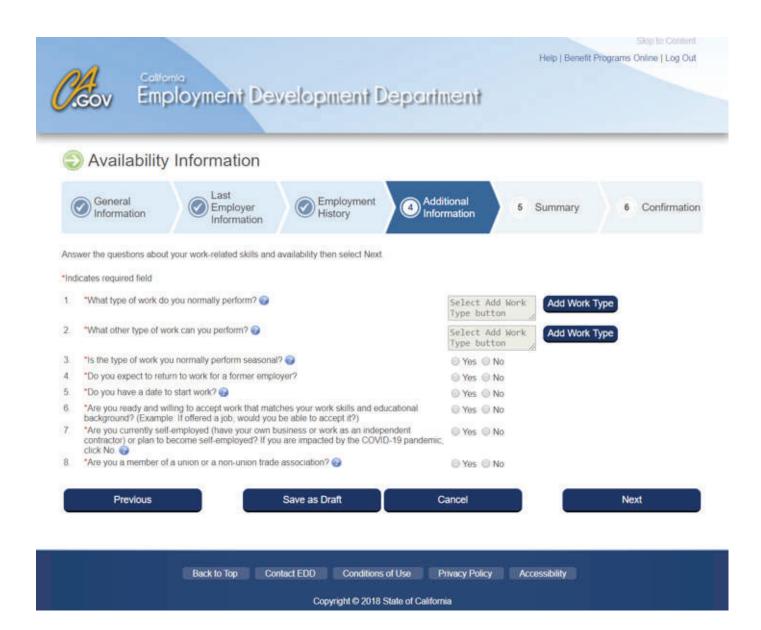
After finishing the Last Employer section, you will move to page 8 of the Application where you will be asked if you are a school employee. Answer the question as it applies to you.



If you click "No", then click "Next." If you click "Yes", it will ask for more information. This can affect your eligibility in some cases, but you must answer all questions accurately.

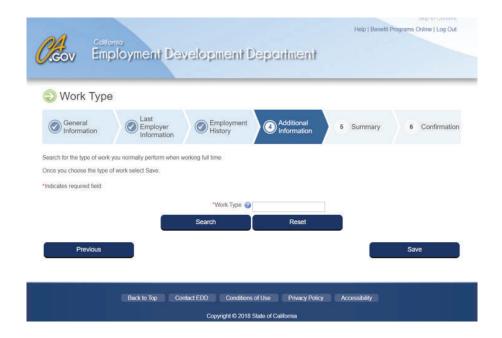


Application page 9 will ask about the type of work you normally perform and a number of questions relating to your availability to work.



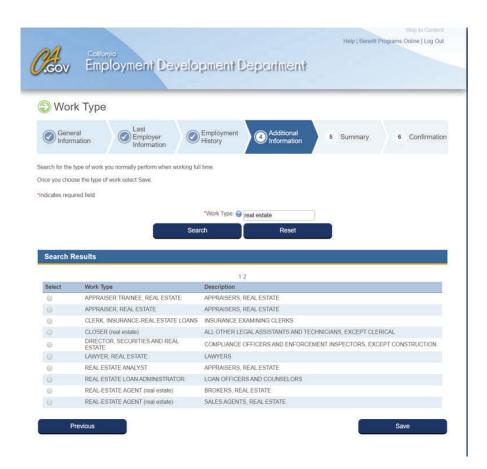
On the next few pages, we will discuss these questions and common answers for full time real estate professionals.

Questions 1 and 2 ask about Types of Work normally performed. You cannot enter any information directly into the answer boxes for these questions. Instead, you should click the "Add Work Type" button (to the right of the empty box) and you will see the screen below:



On the next page, we will show the suggested search for real estate agents and brokers, and how to proceed from there.

If you are following the instructions, you will likely see the text box to the right of Work Type, as shown on the prior page. Assuming real estate is the only type of work you perform, click in the search box, and type "real estate" then click the "Search" button below the text box. You should then see a number of options, as shown below. If you do not get this result, you can try entering "real-estate" (same words but with a hyphen), as that has worked for some members.



Select the radio button on the left for the type of work that fits your primary activity, then be sure to click "Save". If you do, then the first box on the "Availability Information" screen should be filled in, as shown on the next page.

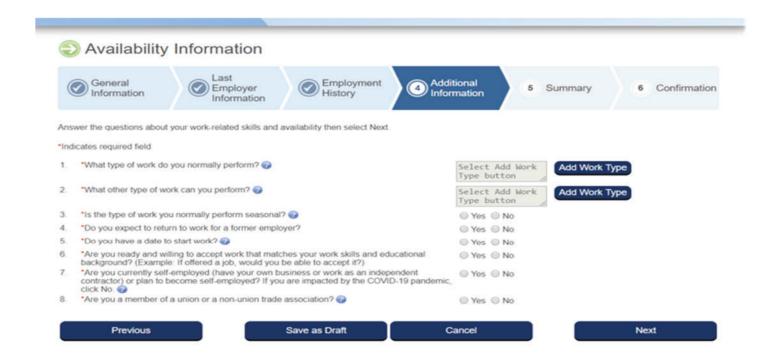


For Question 2, you will again click "Add Work Type" and repeat the process. Search for "real estate" again, or you can search for any other type of work you may perform. If you only work as a real estate salesperson or broker, you can select the same answer you selected for Question 1. After selecting the radio button for a type of work in Question 2, click "Save" again.

Please note that you cannot advance if either Question 1 or 2 are left blank. You must choose a second type of work.

Also, please note that some members have reported having trouble with this screen when using Mozilla's Firefox browser or Microsoft's Edge browser. If you are having trouble with this, it may help to use the Google Chrome browser. If you continue to have problems, you should try to follow the instructions carefully again. If it still doesn't work, you will need to contact the EDD help line. EDD's contact information is provided at the end of this document.

Answer the remaining "Availability Information" questions on this page as they apply to YOU and YOUR situation.



If you have questions about these options, you can click the question mark in the blue bubble next to the question. It will open a reference guide from EDD that might answer your questions. We provide some information below, but you should only use this information to the extent it applies to *your* personal situation. Questions 3-6 are discussed on the next page.



For Questions 3-6, whether you answer "Yes" or "No", you will be able to proceed, but we don't have any formal EDD guidance on how your answers might affect your eligibility for PUA benefits. This is what Questions 3-6 look like:

3.	*Is the type of work you normally perform seasonal?	Yes       No
4.	*Do you expect to return to work for a former employer?	⊚ Yes  ⊚ No
5.	*Do you have a date to start work? ***	⊚ Yes  ⊚ No
6.	*Are you ready and willing to accept work that matches your work skills and educational	⊚ Yes  ⊚ No

For Questions 3 and 5, if you click "Yes", you will have to provide relevant dates.

For Question 3, we recognize most real estate work is not seasonal but you should click "Yes" if yours is.

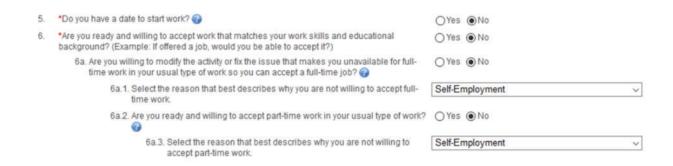
For Question 4: If your only job is as an independent contractor or a self-employed individual (which are basically the same thing), you do not need to say you will return to work for a former *employer* – you have no former employer.

For Question 5, we expect most REALTORS® don't know when they will be able to return to work, since the current shelter in place orders can be extended. Also, even when the orders are lifted, it is not clear whether operations will return to normal.

For Question 6, we do not have any official written guidance from the EDD on how either answer will affect your application. However, one member has reported being told by EDD staff that applicants must answer "Yes" to Question 6, even if the applicant is still required to shelter in place due to COVID-19, or the claim processing may be delayed. We also understand this may be a requirement of the CARES Act, though it isn't clear. We are seeking confirmation from the EDD and will clarify as soon as they provide an answer. (Also, please note that while the EDD has said you do **NOT** need to certify that you are looking for work in post-application certification, apparently that does not apply to this question on the initial application.)

Our current guidance is to answer Questions 5 and 6 truthfully as they apply to YOUR situation. If you are ready and willing to accept work that matches your work skills, then answer "Yes." If you're not, and you answer "No", you will face additional questions regarding why, as shown below. Select the reason that best describes why you aren't willing to accept work; "Self-Employment" is an available option.

Here is a screenshot of Questions 5 and 6 as expanded <u>if</u> you answered "No" to Question 6 (see above for EDD comments regarding Question 6):



For Question 7, follow the (confusing) instructions in the form: <u>If you are impacted by the COVID-19 pandemic, click "No."</u> Even though you're an independent contractor or self, employed, you will click "No" if you're impacted by the COVID-19 pandemic.

 \*Are you currently self-employed (have your own business or work as an independent contractor) or plan to become self-employed? If you are impacted by the COVID-19 pandemic, click No.



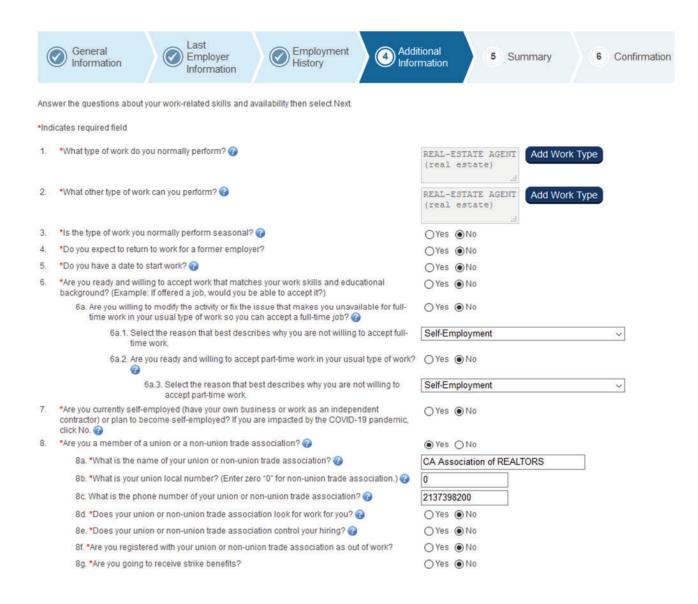
Question 8 asks if you are in a union <u>or a non-union trade association</u>. If you are a REALTOR® (and of course you are!) you will select "Yes" in response to Question 8 because you are a member of California Association of REALTORS®, wh is a "non-union trade association." Your local association and NAR are also non-union trade associations.

Upon selecting "yes" for Question 8, you will be asked additional questions. Answer Questions 8a, 8b, and 8c as show below, and select "No" for Questions 8d – 8g.

8.	*Are you a member of a union or a non-union trade association?	Yes ○No
	8a. *What is the name of your union or non-union trade association?	CA Association of REALTORS
	8b. *What is your union local number? (Enter zero "0" for non-union trade association.)	0
	8c. What is the phone number of your union or non-union trade association?	2137398200

After completing all questions, your screen should look something like the screen on the next page, except that **your** answers will be in Questions 1-7.

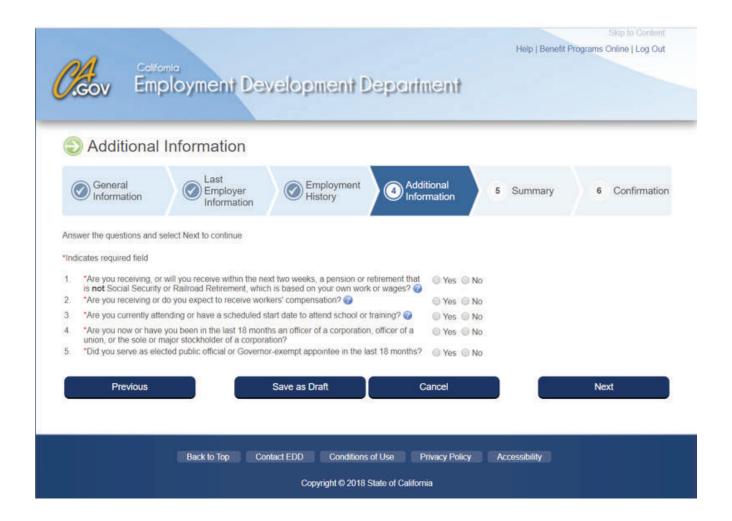
The screenshot below is only an example of how a screen might look. Do not fill out the answers to match the screen below (unless you have determined those to be your answers). You should fill out each answer accurately in accordance with your own circumstances.



When your answers are complete, click "Next."



Next, on page 10 of the Application, you will be asked a number of Additional Information questions. Answer all of these based on YOUR situation.



A few notes about Question 1. Please note that Question 1 specifically excludes Social Security from the question because Social Security does not need to be disclosed and will not affect your PUA application or benefits. Question 1 asking about pension or other retirement payments. Unless you already know the answer, we suggest you review the following form on the EDD site that discusses whether your pension or retirement payments must be disclosed. Pleas note that C.A.R. (including the COVID Relief Hotline) cannot advise you whether or not your pension or retirement payment must be disclosed or will affect eligibility for PUA benefits.

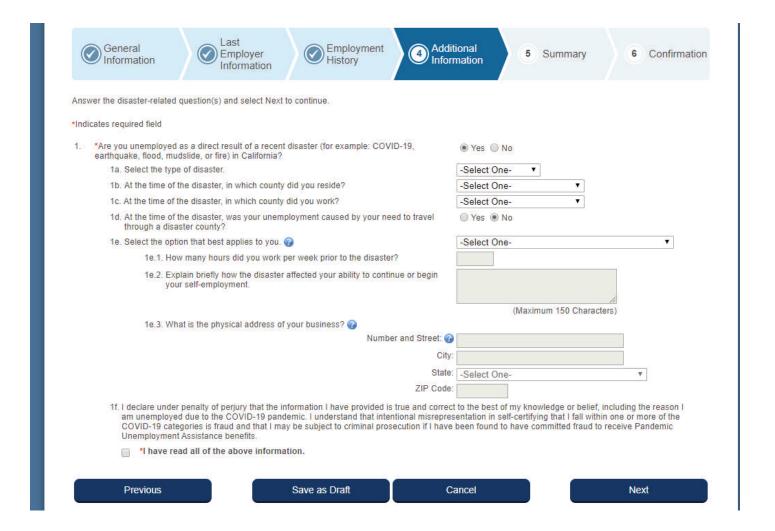
https://www.edd.ca.gov/UIBDG/Total and Partial Unemployment TPU 46055.htm

For Question 5, please note that if you are the owner or officer of your own corporation, you should click "Yes."

When complete, click "Next."

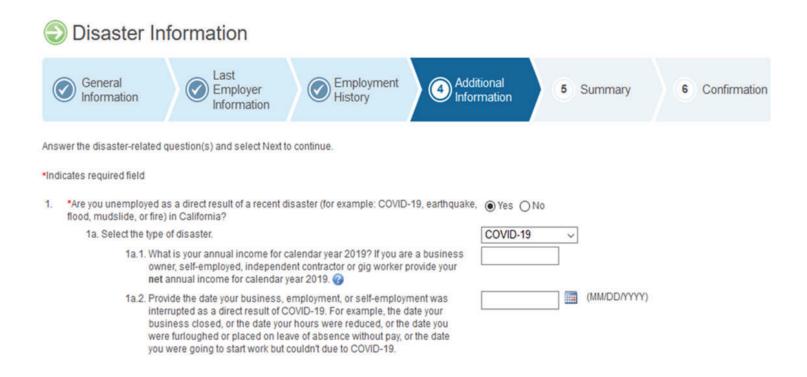


Next, on page 11 of the Application, you are asked about Disaster Information. This is the last page to be filled out before your final review! It asks a number of questions required by the CARES Act to establish eligibility for PUA benefits and the \$600 federal addition to the base benefits.

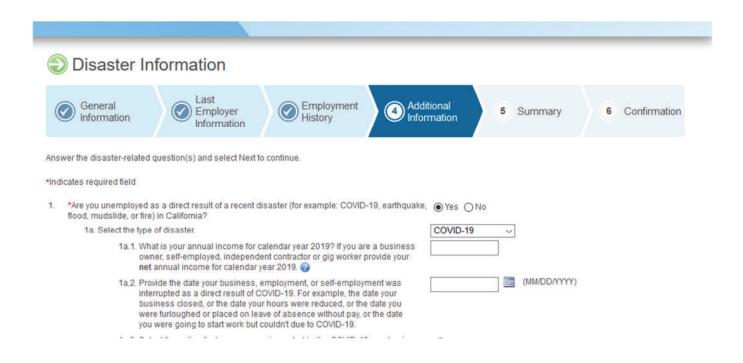


The following pages will expand this screen to discuss a breakdown of these questions.

For Question 1, if you're not working/unemployed as a direct result of the COVID-19 pandemic, click "Yes" and select COVID-19 from the drop-down menu. We think this will be the case for most REALTORS® who are unable to carry on customary work activities due to shelter in place orders and other issues arising directly from COVID-19. Upon clicking "Yes", the questions expand to the screen shown below:



This screen asks for a variety of information to demonstrate your eligibility for PUA benefits. The next few pages will discuss the questions and common answers.



Question 1a.1 (see above) asks: "What is your annual income for calendar year 2019? If you are a business owner, self-employed, independent contractor or gig worker provide your **net** annual income for calendar year 2019." The instructions for this question say "This information will be used to determine if you are eligible to increase your potential weekly benefit amount. You may be asked to provide wage substantiation (such as, tax returns, 1099, W-2, and/or paycheck stubs)."

If you have filed your 2019 taxes, you should enter your net income for the year. This *may* be reflected on your Schedule C or other form. One common question has been whether to include rental income if that is part of your business. C.A.R. cannot answer that question for you or provide any tax advice. You should check with your accountant or tax preparer if you are not sure which amount to report your net income. If you have not filed your 2019 taxes, you should prepare them or work with your chosen tax professional to do so to ensure you enter the correct amount.

Do not enter a dollar sign (\$) or commas in your response to this question. Do not enter your 2018 or 2020 income in response to this question. It specifically asks about calendar year 2019.

If you enter a net income below \$0 (a net loss), you will get an error. EDD has not provided any guidance on what to enter if your net income is below \$0. You may choose to enter \$0 and continue. Based on federal regulations and other analysis, we believe that you may qualify for the minimum weekly benefit (\$167) as well as the \$600 federal addition. However, EDD may question this entry if your tax return shows a net loss. We are trying to get answers to this and other questions from EDD and will update this document if EDD provides appropriate guidance.

For Question 1a.2, provide the date *your* employment, business or self-employment was interrupted by the pandemic. The question gives some examples of what dates might apply to your situation. As a reference, Governor Newsom issued his executive order to shelter in place on March 19. That date might or might not be when *your* business was interrupted, so if there is an earlier or later date that is more accurate for your situation, use that other date instead.

Question 1a.3 asks about why you are unable to work due to COVID-19. There are 11 options, and you can only pick one, even if more than one would apply to your situation. Choose the one that best fits your situation, but if two are close, we suggest choosing the one higher in the list. You might also consider which one started earliest and/or which one will continue for the longest period.

1a.3. Select the option for how you were impacted by the COVID-	19 pandemic. You have been diagnosed with COVID-19.
	O You have COVID-19 symptoms and are seeking a diagnosis.
	A member of your household has COVID-19.
	<ul> <li>You are taking care of your family or household member who has COVID-19.</li> </ul>
	<ul> <li>You had to quit your job as a direct result of COVID-19.</li> </ul>
	<ul> <li>Your place of employment is closed as a direct result of COVID-19.</li> </ul>
	<ul> <li>You cannot reach your workplace because of a quarantine as a direct result of COVID-19.</li> </ul>
	<ul> <li>You cannot reach your workplace because your health care provider advised you to quarantine due to COVID-19 concerns.</li> </ul>
	<ul> <li>You cannot work because you have primary responsibility for caring for a child or another person and their school or care facility is closed as a direct result of COVID-19.</li> </ul>
	<ul> <li>You had a definite date to start a job that is no longer available as a direct result of COVID-19.</li> </ul>
	You had a definite date to start a job but cannot reach that job as a direct result of COVID-19.
	<ul> <li>You are an independent contractor with reportable income (ex. IRS Form 1099) and you are forced to stop working because COVID-19 has severely limited your ability to continue performing your customary work activities.</li> </ul>
	<ul> <li>You became the major financial support for your household because your head of household passed away as a direct result of COVID-19.</li> </ul>
	None of these options apply to me.

The EDD has suggested that many independent contractors and self-employed persons will likely choose the third fror last option: "You are an independent contractor with reportable income (ex. IRS Form 1099) and you are forced to sto working because COVID-19 has severely limited your ability to continue performing your customary work activities." \ agree that this will apply to many REALTORS®, as you may have been forced to stop customary work activities, includir showings, inspections of occupied properties, caravans and other networking and property search activities, which would mean that COVID-19 has "severely limited your ability to continue performing your customary work activities."

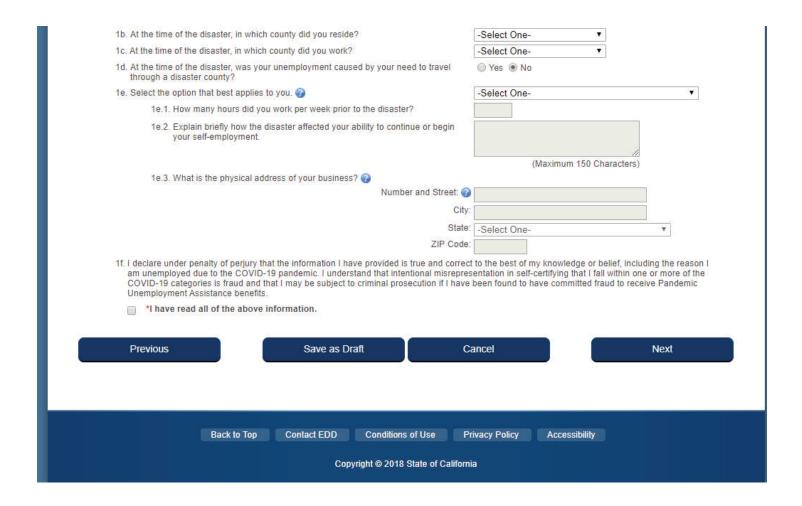
Other choices might also apply for any particular applicant. Other common choices might be that you have COVID-19 symptoms and are seeking a diagnosis, that you cannot reach your workplace because of a quarantine (if you have a regular workplace), or that you have to be primary caregiver to your children for the reasons stated.

If none of the options apply to you, click the last one – "None of these options apply to me" – but you may not be eligible for PUA benefits.



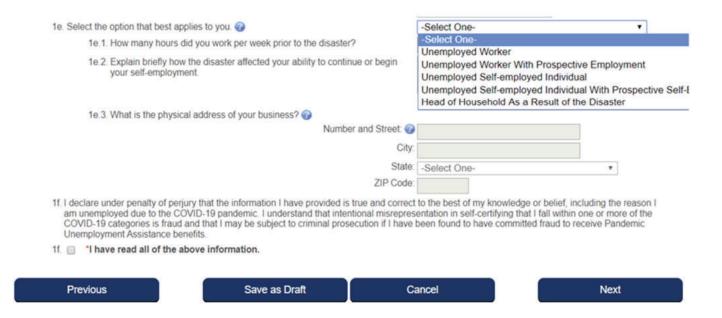
The remaining questions on the Disaster Information page are unique to each person, including where you reside and work, how many hours you worked prior to the disaster, and details about how the disaster has affected your ability to continue or begin your self-employment. Answer them as they apply to YOU.

Please note that your address cannot be a P.O. Box for Question 1e.3 (even though you were permitted to use a PO box in other sections).



The answers to Question 1e (including 1e.1 - 1e.3) are also unique to every individual, and you need to answer them as they apply to YOUR situation.

Question 1e asks you to select the option that best applies to you. The options are shown, and you can get additional information on the choices by clicking the question mark in the blue bubble. For many independent contractors and self-employed individuals, you can choose "Unemployed Self-employed Individual." The description for this option says it applies to individuals "who were self-employed and, due to the disaster, cannot perform services in your own business or your services are substantially reduced." (There are a number of other descriptions for "Unemployed Self-Employed Individual, too.) If this applies to you, choose this option. If this does not apply to you, carefully review the options and the additional information to determine which option best applies to you.



(Maximum 150 Characters)



Question 1e.1 asks how many hours YOU worked per week prior to the disaster. Provide your best estimate but your answer will not affect your benefit amount. Regardless of how many hours you worked each week on average before the disaster, the minimum benefit for eligible weeks will be \$167 (plus the federal addition).

Question 1e.2. asks you to explain how the disaster affected your ability to continue or begin your self-employment. Describe in your words how the disaster affected your work as a REALTOR® (maximum 150 characters). Most REALTORS® aren't able to do critical functions of their job – showings, closing deals, caravans due to "safer at home" orders. Did deals fall through, or were you unable to market effectively or to visit properties? Were you unable to get inspectors or appraisers to visit properties? The EDD has not provided any guidance on how answers will affect eligibility. Your response should be specific to YOUR personal situation.





After completing all questions, you should carefully review your answers on this Disaster Information page and review the certification.

1f. I declare under penalty of perjury that the information I have provided is true and correct to the best of my knowledge or belief, including the reason I am unemployed due to the COVID-19 pandemic. I understand that intentional misrepresentation in self-certifying that I fall within one or more of the COVID-19 categories is fraud and that I may be subject to criminal prosecution if I have been found to have committed fraud to receive Pandemic Unemployment Assistance benefits.

1 have read all of the above information.

Please note that all your answers are provided under penalty of perjury, and that any *intentional* misrepresentations are fraudulent. Of course, you want all answers to be truthful throughout the application.

After checking the box to indicate you have read the above information, click "Next" to review all your information.

The next page will provide a summary of all of the information you have entered. This screen shot is just the top of the form; what you see will be based on what you entered.



# Unemployment Insurance Application Summary











6 Confirmation

### **Draft Saved**

Your draft will be saved until 05/02/2020 at 8:00 p.m. Pacific Time. A draft can only be saved up to Saturday 8:00 p.m. of the week you started filling a new claim.

To continue where you left off, log back into UI Online and select Continue with Saved Draft.

Your application for Unemployment Insurance has not yet been submitted.

Review the information in each section for accuracy. For changes or corrections, select Edit.

You will not be able to change your answers once you select Submit.

To complete the application process, select Submit.

\*Indicates required field

Applicant Information

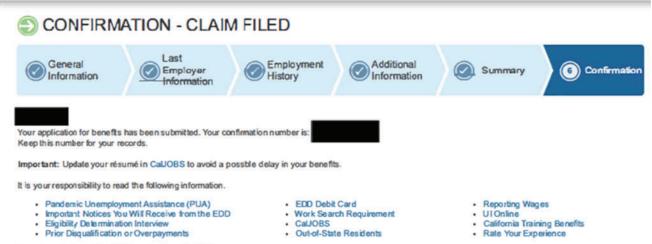
Edit

**CLICK "SAVE AS DRAFT" BEFORE SUBMITTING YOUR APPLICATION.** As noted above, a draft can only be saved until 8 pm on the Saturday of the week that you began preparing the claim. If you do not complete and submit your claim prior to 8 pm on Saturday, we believe you will lose your draft and need to start your claim again from the first question.

If you need to make any changes, you can click "Edit" in any section, or return to previous pages by clicking the "Previous" button. You should also consider printing (either paper or Print to PDF) your summary so you have all application information available later. When you have saved your draft and confirmed all of your information is accurate, click "Submit" to submit your claim.



## Upon clicking "Submit," you will get a confirmation page that looks like this:



Important Notices You Will Receive from the EDD

You will receive the following Unemployment Insurance claim materials in the mail by .

- Notice of Unemployment Insurance Claim Filed (DE 1101CLMT): Summarizes the information you provided when you filed your claim. This information will
  be considered accurate unless you contact the EDD within 10 days from the date it was mailed. Failure to report accurate information may result in a
  disqualification, overpayment, or an overpayment and penalties
- Notice of Unemployment Insurance Award (DE 429Z): Indicates your weekly benefit amount and maximum claim amount which are based on wages
  reported by your employer(s). Review the award notice for accuracy and contact Unemployment Insurance if the information is inaccurate within 30 days of the
  mail date of this notice. This notice also provides instructions on your work search requirements.
- Employment Development Department (EDD) Customer Account Number (DE 5514): The EDD Customer Account Number is required to register for UI
  Online and may be used instead of your Social Security number when speaking to an EDD representative.
- Unemployment Insurance Benefits: What You Need to Know (DE 1275B): A booklet to help you understand the eligibility requirements to receive Unemployment Insurance benefits.
- Continued Claim (DE 4581): To certify for continued benefit payments, you must provide eligibility information to the EDD every two weeks through UI Online, EDD Tee-Cert, or by mail. For instructions on how to certify for continued benefits, refer to the booklet, Unemployment Insurance Benefits: What You Need to Know (DE 1275B) or our helpful UI Online videos.

Back to Top

You should print this page as well and save it for your records, as it includes your application confirmation number.

If you realize after submitting your application that you made a mistake on your application, you have two choices. The best choice is to promptly try to call one of EDD's telephone contact lines to try to correct the issue. If you think the mistake is important, such as regarding your income or a factor that will affect your eligibility, you should try to call EDD as soon as possible to correct the issue. If you think the issue is not important (e.g., not saying that you are part of a non-union trade association), you can wait several weeks to get a letter from EDD, then try to contact them by phone to correct the information. (C.A.R. cannot advise you on whether an issue is important.)

EDD can be reached at:

EDD General or Technical Support: 1-833-978-2511 (Hours are currently M-F, 8 am to 8 pm)

EDD Claims: 800-300-5616 (Hours are currently M-F, 8 am – noon)

For information about what to expect after you submit your application, visit https://unemployment.edd.ca.gov/guide#after-you-submit

Please note that although the confirmation notice asks you to update your resume in CalJOBS, according to the EDD's guidance, you are not currently required to upload your resume to CalJOBS during the COVID-19 pandemic.

After you submit your initial application, the EDD will confirm your application and weekly benefit amount via postal mail. You can expect to receive this within weeks. If the EDD requires additional information to complete your claim, the EDD may call you or mail you a notice scheduling a phone interview with you. You'll be notified of the date and time by mail. Make sure to make yourself available for your phone interview, otherwise a decision will be made based on the available facts, which can result in the delay of your payment or denial of your claim.

If you qualify for PUA, your initial weekly benefit amount will be \$167 for claims starting February 2, 2020. Claims between March 30 to July 31 will have an additional, taxable \$600. Your total benefits will last for 39 weeks (including any regular UI and extended benefits you might qualify for).

Once the EDD verifies your income, your weekly benefit amount may increase. Any increase will also apply retroactively. The EDD will notify you of any increase you are entitled to receive.

You will be paid benefits from the date you became unemployed as a result of COVID-19, regardless of when you submitted your claim application.

Upon receiving your first benefit, for weeks starting May 10 you will be required to certify your claim every two weeks. The EDD will contact you at a later date for certification for weeks between March 14 and May 9, 2020.

Certification is the required process of updating the EDD every 2 weeks with your unemployment status with basic eligibility information. The fastest way to certify is on <u>UI Online</u>. You can also do this by phone by calling 1-866-333-4606, or by mailing the paper form. You may be required to answer questions such as:

- Are you physically able to work?
- Are you available for work?
- Are you ready and willing to accept work immediately?
- Did you refuse work?
- Did you work and earn wages?

If COVID-19 is the reason for your request for PUA benefits, you can answer "No" when the EDD asks whether you're looking for work. If you meet all other eligibility requirements, you will continue to receive benefits.

C.A.R. has provided answers to many questions in its Pandemic Unemployment Assistance (PUA) FAQ, which can be found at: <a href="https://www.carcovidupdates.org/pandemic-unemployment-assistance">https://www.carcovidupdates.org/pandemic-unemployment-assistance</a>





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