



**Worker, Homeownership and Business  
Assistance Act of 2009  
December 1, 2009**

U.S. Railroad Retirement Board Phone: (877) 772-5772  
844 North Rush Street TTY: (312) 751-4701  
Chicago Illinois, 60611-2092 Web: [www.rrb.gov](http://www.rrb.gov)

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**Railroad Retirement Board Information Related to the  
Worker, Homeownership and Business Assistance Act of 2009**

**Overview of the Worker, Homeownership and Business Assistance Act of 2009**

On Friday, November 6, 2009, President Obama signed the Worker, Homeownership and Business Assistance Act of 2009 which provides for the payment of extended unemployment benefits to anyone who claimed unemployment benefits during the period **July 1, 2008 through June 30, 2010**.

**Implementing the Worker, Homeownership and Business Assistance Act of 2009**

**Extended unemployment benefits**

The Worker, Homeownership and Business Assistance Act of 2009 provides for up to 13 weeks of additional temporary extended unemployment benefits to certain railroad workers who received normal unemployment benefits for any days between **July 1, 2008 and June 30, 2010**, and who have exhausted their rights to benefits under the RUIA. The Act provides funds of \$175 million for these temporary extended unemployment benefits. The benefits will stop at the end of a person's extended unemployment benefit period **OR** when the total funding has been spent – whichever comes first. The latest date that an extended benefit period may begin under the Worker, Homeownership and Business Assistance Act is **December 31, 2010**.

In summary, in order for claimants to qualify for extended unemployment benefits under the Act, a claimant must have:

- Exhausted normal unemployment benefits, either based on earnings or 130 days, before **December 31, 2010 and**
- Claimed unemployment benefits during **either Benefit Year 2008 and/or Benefit Year 2009**.

The same rules apply as to the duration of the extended benefits:

- Railroad workers with less than 10 years of service may now be eligible for benefits up to 65 days within an extended period consisting of 7 consecutive 2-week registration periods.
- Railroad workers with 10 or more years of service may now be eligible for benefits up to 130 days within an extended benefit period consisting of 13 consecutive 2-week registration periods.

The RRB will notify eligible individuals of their new rights to extended benefits and provide additional information about those benefits as soon as possible.



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**Special Extended Unemployment Benefits Provided Under the  
Worker, Homeownership and Business Assistance Act of 2009 FAQ**

- 1. Who will receive the special extended unemployment benefits?** Railroad workers who previously were not eligible for extended unemployment benefits because they did not have 10 years of railroad service (120 cumulative service months) may be eligible for up to 65 days within an extended period consisting of 7 consecutive 2-week registration periods.

***And***

Railroad workers who were previously eligible for extended unemployment benefits of up to 65 days may now be eligible for extended benefits of up to 130 days within an extended period consisting of 13 consecutive 2-week registration periods.

- 2. I have 5 years of railroad service and I ran out of my normal unemployment benefits on October 15, 2009. I did not claim unemployment benefits during benefit year 2008 (July 2008 – June 2009). Am I eligible to receive the special extended unemployment benefits?** Yes, you would be eligible to receive up to 65 days within an extended period consisting of 7 consecutive 2-week registration periods. Your extended benefit period would begin on October 16, 2009 and benefits would be payable provided that you were still unemployed and ready, willing and able to work.
- 3. I have 20 years of railroad service and I exhausted my extended unemployment benefits on October 31, 2009. Am I eligible to receive the special extended unemployment benefits?** Yes, you would be eligible to receive an additional 65 days within an extended period consisting of a total of 13 consecutive 2-week registration periods. Your extended benefit period would last an additional 7 consecutive 2-week registration periods past October 31. Benefits would be payable provided that you were still unemployed and ready, willing and able to work.
- 4. What effect will the new law have on sickness benefits?** No additional extended sickness benefits are payable. The extended unemployment benefit provisions of the Worker, Homeownership and Business Assistance Act of 2009 apply only to unemployment benefits. If you have less than 10 years of service, you are still not eligible for extended sickness benefits. If you have 10 or more years of service, you are still eligible to receive up to 65 days within an extended sickness benefit period consisting of 7 consecutive 2-week registration periods.
- 5. What must I do to receive my special extended unemployment benefits?** The Railroad Retirement Board (RRB) will mail notices to eligible employees who previously exhausted their rights to normal or extended unemployment benefits. The notice will provide them information about their extended unemployment benefit period beginning and ending dates. The RRB will also mail claim forms for days in the extended period and make the claims available online at [www.rrb.gov](http://www.rrb.gov) for those who have established a PIN Password Account. If you do not receive a notice and you believe you are eligible for these added benefits, you can contact your local RRB office as outlined below.



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**Special Extended Unemployment Benefits Provided Under the  
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6. **When will my special extended unemployment benefit period begin?** In general, your special extended unemployment benefit period will begin the day after you exhausted any normal or regular extended unemployment benefits.
7. **What is the latest date that a special extended benefit period can begin?** Special extended unemployment benefit periods can begin no later than December 31, 2010.
8. **When will my special extended unemployment benefits end?** Special extended unemployment benefits are being paid from appropriations totaling \$175 million under the Worker, Homeownership and Business Assistance Act of 2009. Payment of special unemployment benefits will stop at the end of a person's extended unemployment benefit period **or** when the appropriations have been spent – **whichever comes first**.
9. **I returned to work and am now unemployed again. Can my special extended unemployment period beginning date be changed?** It depends. Extended benefit periods are frozen periods once they are established. If you exhausted normal benefits and did not receive any extended unemployment benefits, we can change the beginning date of your special extended unemployment benefit period. If, however, you already received some extended unemployment benefits but are now eligible for the additional 65 days, your extended benefit period beginning date can't be changed. Instead, we will change the ending date of your extended period to allow for the payment of any additional days you may be entitled to.
10. **How can I file my claims?** Upon receipt of the unemployment claims, you may file your claims by mailing them to your local RRB office or by filing them over the Internet at [www.rrb.gov](http://www.rrb.gov). You will need to establish a PIN/password to file your claims over the Internet.
11. **What is the fastest way to get my benefits?** Filing your claims over the Internet and signing up for direct deposit help ensure faster delivery of your claims and benefit payments. You can establish a PIN/password account at [www.rrb.gov](http://www.rrb.gov) so that you can file your claims over the Internet for faster processing.

In addition, **please notify your local RRB office if you have moved or if your bank account information has changed**. You may contact your local RRB office to sign up for direct deposit, make changes to your existing direct deposit information and update your address.



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- 12. What if I exhaust all of my normal, regular extended and/or special extended unemployment benefits?** A new benefit year begins July 1, 2010. You may receive unemployment benefits beginning July 1 or later if your railroad earnings were at least \$3,325 in calendar year 2009, counting no more than \$1,330 a month. You can obtain an application for benefits at your local RRB office or file an application over the Internet at [www.rrb.gov](http://www.rrb.gov). Applications are also available through railroad employers and many labor organizations. If you file for unemployment benefits, your application must be received within 30 days of the first day for which you want to claim benefits, or you may lose benefits.
- 13. Will the special extended unemployment benefits I receive because of the Worker, Homeownership and Business Assistance Act of 2009 count as income for federal income tax purposes?** Yes. Under current law, unemployment benefits are subject to taxation. We will report the amount of special extended benefits you receive on the Form 1099-G you receive in January, along with all other railroad unemployment benefits paid to you during 2009. Under a provision of the American Recovery and Reinvestment Act of 2009, however, there will be no federal income tax on the first \$2,400 of unemployment benefits paid to you in 2009. This special rule applies only to unemployment benefits paid to you in 2009.
- 14. For more information...**Please contact your local RRB office at 1-877-772-5772 (1-877-RRB-5RRB), or check our website at [www.rrb.gov](http://www.rrb.gov) for further information.