

**Escape to Colombia: Everything You Need to Know to Retire Better,
Invest Well, and Live the Good Life For Less**

1st edition

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CHAPTER FIVE

Visas and Residence

Colombia's expats come from all over the world but they all have one thing in common—a Colombian visa, along with stories about their experiences applying for those visas. Applying for a visa takes time and effort, and has a way of fraying nerves. But the visa process will become a lot easier if you do your homework before making an application.

Tourist visa

Travelers who hold a U.S., Canadian, or European Union passport do not need a visa to enter Colombia as a tourist. Upon arrival, an immigration official will stamp your passport and typically grant you a 90-day stay. It's important to note the expiration date on the stamp, because overstaying will result in a fine when you're ready to leave.

At the end of the 90 days, you can usually obtain an extension for another 90 days. However, you can only stay in Colombia as a tourist for 180 days per calendar year. To apply for an extension, you must go to the office of Immigration Affairs, located at Calle 100 No. 11-27 in Bogotá.

You can enter Colombia through international airports in Bogotá, Medellín, Cartagena, Armenia, Barranquilla, and Cali, as well as land borders and ports along the Caribbean and Pacific coasts. If you stay in Colombia for more than 60 days, you must pay an exit tax of COP \$68,000 (\$34) when you leave. Officials only apply this tax at international airports, so if you leave Colombia at a land border, you won't have to pay.

If you stay in Colombia for less than 60 days, and leave by air, you can apply for an exit tax exemption at the Aerocivil desk at any international airport. Most major airlines include the exit tax in the ticket price. In such cases, you cannot apply for an exit tax exemption with Aerocivil, but might be able to get a refund from the airline.

Navigating the visa maze

If you want to stay in Colombia more than 180 days in a calendar year, you need to get a visa. The Ministerio de Relaciones Exteriores—also referred to as the Cancillería—in Bogotá issues all visas. However, you can apply for a visa online, at any Colombian consulate, or at the Cancillería in Bogotá (you'll find full contact details in the Rolodex). While in many cases you can get a visa in just a few hours at the Cancillería, the process can take several days when applying online or through a Colombian consulate in your home country, because consulates send all visa applications to the Cancillería for approval.

The Cancillería often makes changes to the visa process. Costs sometimes increase and qualifications and procedures often change. Don't make the mistake of believing you know everything you need to know, even if you have been through the process numerous times in the past. On one occasion, I turned up at the visa office with all my paperwork to find that new procedures had gone into effect that day, without prior notice. Luckily, my application package was in order, so I sailed through the process without a problem. You can find information about visas—in Spanish and English—on the Cancillería website (www.Cancilleria.gov.co).

You will no doubt feel overwhelmed when you go to the visa page on the Cancillería website. Recently, the Cancillería has changed easily recognizable visa names into codes, leaving you unsure where to start. But don't worry; most expats need one of two visas, which we will tell you about in this chapter.

Visa costs

Visas range in price from \$50 to \$385. Additionally, all visas require you to pay a \$50 application fee. If you apply online, you can pay using a MasterCard, Visa, Cirrus, or a Plus card. However, when applying in person at the Cancillería in Bogotá, you must pay cash.

Temporary residence visas

In order to obtain permanent residence, you must establish uninterrupted temporary residence for five years.

Colombia has 19 different visas, but you don't need to understand all of them. The code for business visas begin with the letter “N”—for *negocio*, the Spanish word for business—temporary visas start with the letter “T”, and permanent residence visas begin with “R”.

Standard documents needed for all visa applications

All visas require you to submit the following documents with your application package:

- Completed visa application form
- Photocopy of the personal data page of your passport
- Photocopy of the page that contains the stamp from your most recent entry into Colombia
- Two 3x4 cm passport photos
- Power of attorney document (only if an attorney or visa facilitator submits your application on your behalf)
- Additional supporting documents (varies depending on the type of visa you wish to obtain)

Five popular TP7 visas

The majority of expats in Colombia hold a TP7 visa, which covers retirees, real estate investors, property owners, business partners and owners, folks conducting independent professional activities, and people seeking or accompanying someone who is seeking medical treatment. The documents you'll need to submit for a TP7 visa will vary, depending on the reason you want to stay in Colombia.

Many supporting documents will require an accompanying apostille or Certificate of Authentication, which you will need to obtain before you leave home. We will go into detail about apostilles and Certificates of Authentication on page 83.

TP7 visa for retirees

If you apply for a TP7 visa for the purpose of retirement, you must submit an official certificate verifying that you receive a pension. If you receive Social Security payments, you will need a certificate from the Social Security Administration, or its equivalent, if you are from a country other than the U.S. People who earn a pension from a private company must get a certification from the entity that administers their pension, and government retirees must submit a certificate from the government office that pays their benefits.

In order to qualify for a TP7 as a retiree, you must receive a monthly income of at least three times the current Colombian minimum monthly salary. The minimum wage increases yearly, which means the income requirement for a retirement visa changes annually, too. In 2014, the Colombian minimum monthly salary is COP \$616,000 (\$308). So, in order to qualify as a retiree, you must earn Social Security, and/or a pension, totaling no less than \$924 a month. It's worth noting that currency rates fluctuate almost daily. So, if your income is just below the minimum requirement, keep an eye on daily exchange rates and submit your application when the Colombian peso weakens.

TP7 for business owners

If you're a business owner and want to apply for a TP7 visa, you must register your business with the Chamber of Commerce, with a stated value of no less than 100 times the current minimum monthly salary (\$30,800). The owner, not the Chamber of Commerce, assigns value to the business. So, it's important to assign a value with a bit of wiggle room, since the minimum salary changes annually. The amount you assign will affect your tax rate. But what's more important, hanging on to a few bucks or ensuring you will qualify for a visa?

Within three months prior to your visa application, you must obtain a certificate verifying your business registration and its value from the Chamber of Commerce, and submit the certification with your visa application.

TP7 for real estate investors

You can obtain a TP7 to buy a home, but the qualifications are steep. The Colombian government wants to ensure that you really plan to invest in the country, so you'll need to open an account with Colombia's Bank of the Republic and deposit no less than 350 times the current minimum monthly salary—\$107,800. And you must buy a home with a value equal to or greater than the amount you deposited. This requirement might dash your plans, especially if you wanted to find a cheap fixer-upper home.

When applying for the TP7, you'll need to obtain a Certificate of Tradition and Liberty from the notary office at which you registered your property. With that document, you will need to get a certification from Bank of the Republic's Department of International Exchange and submit both documents with your visa application. If you want to apply for the TP7 as a real estate investor, it's a good idea to get the help of a professional visa facilitator or attorney; otherwise you might waste valuable time or face rejection.

TP7 for patients

If you're obtaining a visa for medical treatment, or are accompanying someone seeking medical treatment, you must submit a statement from a medical institution that explains your condition and the treatment sought.

TP7 for independent studies or activities

If you want to enter Colombia to carry out an independent project, such as produce a documentary or write a travel book, the TP7 visa might work for you. However, you will need to prove you have the experience to carry out your intended plans. You will need to submit a résumé and proof that you have the expertise to complete your project. This could include a certified copy of your college degree, with apostille, or some other form of proof that you have the right skills to complete your project. You will also need to submit a detailed summary of your project, along with six months of bank statements to prove you have the money for an extended stay in Colombia. In order to qualify, you need to earn a steady income, at least 15 times the current minimum salary (\$4,620) a month.

Colombian spouse/partner TP10 visa

If you are the partner or spouse of a Colombian citizen, you can apply for a TP10 visa. Colombia recognizes legal-marriage, civil-union, and common-law partnerships for opposite- and same-sex couples.

When applying for a TP10 visa, you must submit a certified copy of your marriage license or civil union registration, or a written statement declaring your permanent partnership. The Cancillería will only accept marriage or partnership documents issued within the three months prior to your visa application. You must also submit a written statement from your Colombian partner or spouse requesting the issuance of your TP10 visa. Although the Cancillería does not list notarization of these documents as a requirement, some visa officials will reject documents that are not. So, it's always best to have your documents notarized in advance.

When applying for your first TP10 visa, you and your spouse or partner must appear in person at the Cancillería or consular office. The visa agent might conduct a short interview with you and your spouse or partner, simply to ascertain the legitimacy of your union. When renewing your visa, you can apply online or through a visa facilitator or attorney. If you choose to renew in person at the Cancillería, your spouse or partner is not required to go with you.

Permanent residence visas

Most TP7 visa holders can apply for permanent residence after living in Colombia for five consecutive, uninterrupted years. If you fail to renew a visa on time, the clock resets, causing you to lose your accumulated residence time.

If you are married to, or the permanent companion of a Colombian citizen, you can apply for permanent residence after living in Colombia for three years.

Investors can apply for permanent residence after registering investments with the Bank of the Republic totaling at least 650 times the current minimum monthly salaries (around \$200,200).

Once you obtain a permanent residence visa, which costs \$385, you will only need to renew every five years. However, if you leave Colombia for more than two years, you will lose your permanent residence status. Expats who plan to stay in Colombia typically apply for a permanent residence visa and typically obtain one, if they have not violated the terms of their temporary residence. Once you obtain permanent residence, you will receive all the rights of a Colombian national, with the exception of the right to vote. That requires citizenship.

Visas for your dependents

Here's where things get a little less complicated. Your dependents, which could include a spouse, children under 25 years of age, or partner, do not need to apply for a visa, too. You can add them to your visa as beneficiaries. However, in order to qualify as beneficiaries, they must be either a student or homemaker.

Length of a visa

The Cancillería leaves the duration of a visa to the discretion of individual visa agents. Some agents are generous, but others are not. It's not a good idea to ask the agent for a specific length of time, because such a request could work against you, if the agent thinks you are acting demanding.

Agents typically grant at least one year to first-time TP7 applicants, and as many as three years for subsequent visas, depending on the reason stated for the application. If you apply for a TP10 visa, most agents will grant one year to 18 months for your first visa, and up to three years when you renew.

Apostilles and Certificates of Authentication

Supporting public documents issued outside of Colombia will require an apostille or Certificate of Authentication. Public documents would include everything from birth certificates to marriage licenses, college diplomas to technical licenses, Social Security documents to death certificates.

Apostilles and Certificates of Authentication do not automatically come with public documents. And you have to obtain them in the country in which the documents were issued. If you wait until you move to Colombia to get an apostille for a document, you might succeed, but only with the help of a friend or family member back home, or by hiring a courier service to do the legwork. So, if you plan to obtain a visa after arriving in Colombia, get an apostille or Certificate of Authentication before you leave home for any document you might need.

An apostille is an internationally recognized certification that authenticates a document. Countries that have joined the Apostille Convention—drafted in 1961 by the Hague Conference on Private International Law—require apostilled documents for foreign-issued public documents. The United States is a member of the Apostille Convention, but Canada is not. Colombia is a not a member either, but recognizes and requires apostilles or Certificates of Authentication for all foreign-issued public documents.

The most important thing to know about an apostille is how to obtain one. The process can require hand delivering or mailing your public document to several locations. You can only obtain an apostille from the state government from which the document originated. In most states, a department within the Secretary of State's office issues apostilles. Many states require notarization of the document by the county clerk of the county in which the document originated, and some states charge a fee for an apostille.

As Canada is not a member of the Apostille Convention, Colombia requires Canadians to submit a Certificate of Authentication with their public documents. The Ministry of Foreign Affairs, Trade and Development Canada in Ottawa issues Certificates of Authentication. While the Ministry does not charge a fee for a Certificate of Authentication, you must have your document notarized before sending it to Ottawa.

The Cancillería requires translations of all documents written in languages other than Spanish, which would include your public document and the text of your apostille or Certificate of Authentication. An official, authorized translator must produce the translations, and you must include them in

your application package. If the visa you want to obtain has an apostille or Certificates of Authentication requirement, contact the Cancillería in Colombia, or a Colombian consulate near you, and ask for a list of approved translators.

The visa application process

As mentioned before, you can apply for a visa online through the Cancillería website, at the Colombian consulate in your home country, or the Cancillería in Bogotá.

You'll find a number of Colombian consulates in the U.S. For the full list, see www.colombiaemb.org/Consular_Directory.

In Canada, you can find Colombian consulates in Ottawa, Ontario; Montreal, Quebec; Toronto, Ontario; and Vancouver, British Columbia. Here is the list with contact details: <http://canada.embajada.gov.co/en/about/consulates>.

Applying for a visa at the Cancillería

Applying at the Cancillería is the fastest way to obtain a visa. In most cases, the process takes just a few hours. If you apply online or at a consular office, expect to wait few days or weeks to receive an answer.

Colombians are sticklers for details, particularly when it comes to official procedures. It's critical that you complete all forms, collect all supporting documentation, and present a complete application package. If you don't, the Cancillería will deny your request and won't refund your \$50 application fee.

After you've been through the visa process a few times, you'll begin to know the ropes. But submitting your first application might seem a bit daunting. Typically, this is what you can expect when applying in person at the Cancillería:

1. You should arrive early in the morning, between 6 a.m. and 6:30 a.m. Most likely, a line will have already formed at the front door of the building. The Cancillería only accepts applications in the morning and arriving early can reduce the amount of time you will have to wait. The office itself opens around 7:30 a.m.
2. Before entering the office, someone will check your documents to make sure you have a complete application package. If everything is in order, you can enter the office and hand your documents to a clerk. The clerk will ascertain the type of visa you are seeking, give you a number, and create an invoice for the \$50 application fee, which you will pay at a

bank located within the office. You will receive two copies of a receipt, one for your records and another to give to a visa agent.

3. Then, you wait until your number is called. At this point, you will meet with a visa agent, who will take your documents and passport and send you back to the waiting room (it's always a good idea to take a book or magazine with you).
4. Usually, your number will appear again after 30 to 60 minutes, at which time you will return to the desk of the visa agent. This is the moment of truth, when you find out if your application has been approved.
5. If the agent approves the application, she will give you another invoice for the visa fee, which you will pay at the bank inside the office. You must then give the receipt to the visa agent.
6. Back to the waiting room you will go. Within another 30 to 60 minutes, your number will appear again, at which time you will return to the visa agent's desk and receive your passport with a shiny new visa in it. You will be required to sign for the visa and give a fingerprint next to the signature. All types of transactions require a fingerprint—from applying for a visa to exchanging money—so you will get lots of experience with inky fingers.

Applying for a visa online from within Colombia

Applying for a visa online works much the same as applying in person at the Cancillería. It does not eliminate the need to visit the Cancillería, but it does streamline the process. It can also help reduce the risk of making a trip in vain, because a visa agent will inform you of a rejection or approval before you leave home. Here's how it works:

1. First, you submit your online application at www.Cancilleria.gov.co and upload scanned, digital copies of your passport photo and documents, including apostilles or Certificates of Authentication.
2. You must keep a close eye on your email inbox during business hours. The ministry will send you an email containing a receipt number. You must pay your application fee the same day as the receipt date.
3. With your receipt number in hand, you can go to the nearest Servibanca ATM, located all over Colombia, including small towns. Servibanca enables you to pay the application fee with any credit card that displays a Visa, MasterCard, Plus, or Cirrus logo. After following the onscreen instructions and making the payment, the machine will issue a receipt.

4. You must scan the payment receipt to create a digital copy, which you must email to the agent who contacted you.
5. Once a visa agent acknowledges receiving your payment receipt, you must go to the Cancillería within 15 days. If you fail to visit within 15 days, you'll have to start the process from the beginning.
6. When you visit the Cancillería, always take all supporting documents with you, even if someone—including a visa agent—tells you they are not necessary.
7. Once you arrive at the visa office, the process follows the same steps as outlined above, with the exception of making onsite payments.

Applying for a visa online outside of Colombia

Submitting an online application works the same way outside of Colombia. However, subsequent steps, including making payments and visiting a consulate, may vary. Before submitting an application, check with the consulate you plan to visit and find out what procedures you need to follow.

Visa extensions and the *prórroga*

If you apply for a visa renewal, and your application fails to meet all requirements, you can obtain a 90-day visa extension. You will need to visit a Migración Colombia (*website: www.migracioncolombia.gov.co/*) office and complete a form called a *prórroga*. As with everything else in the visa and immigration process, you will have to pay a fee and submit the following items:

1. Your passport
2. Two photocopies of the identification page of your passport
3. Photocopy of the most recent entry stamp in your passport
4. Two 3x4 cm passport photos, taken in front of a white background
5. You must pay a fee of COP \$78,300 (\$39) at Banco de Occidente and include the payment receipt in your application package

It's important to understand that *prórrogas* protect the residence status of current foreign visa holders. You cannot apply for a *prórroga* if you entered Colombia as a tourist. Also, you must file the *prórroga* application before your visa expires. If you file for a *prórroga* after your visa expires, Migración Colombia will impose a penalty of a minimum of seven times the current minimum monthly salary—that's more than \$2,150.

Obtaining your *cédula*

If you obtain a visa with a duration of more than three months, you must register with the Foreign Registry of Migración Colombia and apply for a Colombian identification card, called a *cédula*. If you received your visa from a consular office, you must register within 15 days of arriving in Colombia. If you obtained your visa from the Cancillería, you must register within 15 days of the issue date. If you fail to register during the allotted time, you will have to pay a fine.

The *cédula* process is straightforward and simple. In fact, you can apply for a *cédula* at any of the 27 regional offices, located in Leticia, Bogotá, Ibagué, Tunja, Neiva, Medellín, Quibdó, Cartagena, Barranquilla, Montería, Santa Marta, Sincelejo, Pereira, Manizales, Armenia, Riohacha, Valledupar, Maicao, Pasto, Cali, Popayán, Cúcuta, Bucaramanga, Villavicencio, Arauca, Yopal, and San Andrés.

When you visit an immigration office, you will need the following items:

1. Your passport
2. A photocopy of your visa
3. A photocopy of your passport information page
4. A photocopy of the most recent entry stamp in your passport
5. Two 4x4 cm passport photos—this requirement only applies when applying for your first *cédula*
6. A completed *cédula* application form
7. A receipt for payment of the application fee

Cédulas for foreigners cost COP \$156,300 (\$78) and immigration offices do not take payments. Before visiting the immigration office, you must pay the application fee at Banco de Occidente. Typically, each office will direct you to a specific Banco de Occidente branch, so call ahead to find out where you need to pay. Essentially, you need to make a deposit into Migración Colombia's bank account. On the deposit slip, you will supply Migración Colombia's account number, along with a special code that indicates the nature of the payment. It's important to make your payment at the bank branch recommended by the immigration office, because staff in such banks is well versed in the process. The bank teller will hand you a receipt, which you will include with the other required application documents.



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Northern California Rent Control Laws

By [Michael Evans](#), eHow Contributor

Communities in Northern California maintain laws to protect tenants from exorbitant increases in their rent. Rent control laws typically define how much a landlord can increase a tenant's rent each year and establish a legal process through which tenants and landlords can settle rent increase disputes. Not all Northern California cities have rent control laws and communities with ordinances typically exempt specific types of residential rental units.



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San Francisco

The City and County of San Francisco Rent Board administers the Residential

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Rent Stabilization and Arbitration Ordinance. Landlords subject to the ordinance can only raise a tenant's rent one time each year, according to a percentage defined by the Rent Board. The law applies to buildings constructed before June 1979, but does not apply to government subsidized housing. Landlords who own buildings not covered by the ordinance can raise rents at any time, to any level, by issuing proper notice, according to guidelines established by California law. In the event a landlord fails to properly maintain services defined by law or the rental agreement, a tenant can file a petition with the Rent Board for a rent decrease.

Berkeley

The City of Berkeley mandates rent control through the Rent Stabilization and Eviction for Good Cause Ordinance, administered by the Rent Stabilization Board. The law sets limits on the amount a landlord can raise a tenant's rent and establishes just causes for evictions. Residential rental units not covered by the ordinance include Berkeley Housing Authority units and rental units built after June 1980. Units subject to the ordinance have a rent ceiling, which the Rent Stabilization Board adjusts each year on January 1. Landlords can petition the Rent Stabilization Board to increase a tenant's rent above the defined ceiling and tenants can petition the board for rent reductions due to decreases in services or habitability issues.

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San Jose

The San Jose Apartment Rent Ordinance caps rent increases to eight percent per year. Administered by the Rental Rights and Referrals Program, the ordinance exempts single-family homes, duplexes, condominiums, and units placed on the rental market after September 7, 1979, from the increase limit. Landlords cannot increase rent more than one time in a 12-month period, but can impose up to a



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21 percent increase if rent has not increased in over 24 months. Landlords can petition the Rental Rights and Referrals Program for an increase higher than eight percent and tenants can file a petition for rent decreases.

Oakland

The Rent Adjustment Program administers the Rent Adjustment Ordinance. The ordinance stipulates that a landlord can only raise a tenant's rent one time during a 12-month period, to a limit established by the Rent Adjustment Program. Residential units exempt from the rent control law include Section 8 housing, nonprofit cooperatives and units constructed after January 1, 1983. Landlords can file a petition with the Rent Adjustment Program to impose an increase higher than the established limit but must justify the increase based on specific allowances defined by the ordinance. Tenants can file a petition against a rent change within the first 60 days of an increase.

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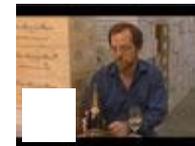
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Colombia Trade Agreement



By [Michael Evans](#), eHow Contributor

The U.S.-Colombia Trade Promotion Agreement (CTPA), also referred to as the Colombia Free Trade Agreement and the Colombia FTA, proposes the elimination of tariffs and trade barriers between the United States and the Republic of Colombia.



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Agreement History

John Veroneau, then-deputy U.S. trade representative, and Jorge Humberto Botero, Colombia's Minister of Trade, Industry, and Tourism at the time, signed the CTPA on November 22, 2006. The agreement was approved by the Colombian Congress in 2007. As of August 2010, the U.S. Congress has not passed the CTPA.

Tariffs

While the U.S. does not impose tariffs on more than 90 percent of items imported

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from Colombia, goods imported from the U.S. by Colombia are subject to tariffs. The terms of the agreement call for the elimination of tariffs for U.S. exports to Colombia over a defined period of time.

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CTPA Scope

The CTPA addresses a variety of trade inequities relating to investment, telecommunications, government procurement, labor and electronic commerce. According to U.S. News & World Report, U.S. and Colombian trade totaled \$18 billion in 2007.

Political Debate

In March 2008, then-U.S. Trade Representative Susan Schwab cited environmental and labor issues in Colombia as reasons for the delay in passage of the CTPA by the U.S. Congress. On June 2, 2010, 29 members of Congress sent a letter to President Barack Obama asking him to encourage passage of the measure.

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Washington Unemployment Laws

By [Michael Evans](#), eHow Contributor

The Washington State Legislature establishes laws regulating unemployed benefits. These laws are found in Title 50 of the Washington code and are administered by the Employment Security Department. The State of Washington started issuing unemployment benefits in 1939 and paid average weekly benefits of less than \$12 at a time when workers earned an average weekly wage of around \$27. Title 50 establishes the eligibility and benefits paid to unemployed workers. It also gives authority to the commissioner of the Employment Security Department to determine and manage the administrative process.

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Benefit Eligibility Conditions

In order to qualify for unemployment benefits, a worker must have worked at least 680 hours during the base-year prior to filing the claim. The Employment Security Department defines the base-year as the first four quarters of the previous five quarters. The law has a one week waiting period after becoming unemployed before the worker can receive benefits. Unemployed persons must register for employment at a state employment office and file an application with

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the Employment Security Department to receive benefits. While accepting unemployment benefits, the person must seek work and be available and willing to accept work suitable for their background and experience. The law allows the commissioner to determine the suitable methods and trade practices by which individuals must conduct their job search. Unemployed workers must also participate in reemployment services, which the commissioner establishes.

Amount of Benefits

Washington law determines benefits paid to the unemployed by averaging the worker's two highest base-year quarters and multiplying the average by .0385. The law allows payment of benefits for up to twenty-six weeks. The Employment Security Department determines the minimum and maximum benefit amount each year by June 30 and applies the benefit amounts to the fiscal year beginning July 1 of each year.

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Federal Income Tax

The Internal Revenue Service requires persons receiving unemployment benefits to report the funds as income on their federal tax returns. Washington law allows recipients to request federal tax withholding from their benefit payments. Upon request, the Employment Security Department can withhold federal taxes. The Employment Security Department must deposit federal withholding tax money in the state's unemployment fund and transfer the funds to the IRS as payment for federal income taxes.

Training Provision

Unemployed persons receiving benefits can continue to receive benefits while attending training programs approved by the commissioner of the Employment Security Department. The law also applies to benefits issued to persons deemed



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"dislocated workers" by the state. Dislocated workers can include persons terminated by employers, those eligible for unemployment benefits, persons who have exhausted their benefits and unemployed workers who are not likely to return to their previous job due to decreasing need within their industry or occupation.

Jury Service

Unemployed workers receiving benefits can continue to receive benefits when summoned to report for jury duty. The state does not consider compensation derived from jury duty as wages and does not include such compensation in base-year earnings.

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