

## Disaster Unemployment Assistance Benefits

The first step for an individual who is unemployed due to a disaster is to file a claim under the regular unemployment compensation program. Disaster benefits cannot be paid for any week of unemployment for which an unemployed individual qualifies for unemployment compensation or waiting period credit under any Federal or state law.

The purpose of the Disaster Unemployment Assistance (DUA) program is to provide unemployment assistance to those individuals who become unemployed or cannot commence employment as a direct result of a major disaster but are not covered under the Federal or state unemployment compensation programs. DUA is not payable as a supplement to regular unemployment compensation for the same week of unemployment, nor is it payable for any unemployment compensation waiting period under state unemployment law.

Similar to the regular unemployment program, DUA is designed to provide temporary, partial income replacement so the individual unemployed as a result of a declared disaster can provide for the necessities of living. **DUA benefits are not designed to provide 100 percent income replacement or to make up for business losses to self-employed individuals who suffer losses due to a disaster.**

Once the President of the US declares that a major disaster exists at the request of the Governor of the affected State, the state identifies the type(s) of Federal assistance to be made available and the geographic areas that have been adversely affected by the disaster.

Once the Presidential declaration has been made, FEMA makes appropriate notification of the declaration to the affected public and publishes the following information in the Federal Register:

- notice that the President has declared a major disaster in a state,
- the declaration date of the disaster,
- the areas that have been adversely affected by the disaster,
- the type(s) of Federal assistance to be provided,
- the beginning date of the disaster, and
- the disaster number.

### Eligibility for Disaster Unemployment Benefits:

All potentially eligible individuals must be made aware of the availability of Disaster Unemployment Benefits (DUA). Once the Presidential declaration is issued, the affected state should announce that individuals, including self-employed individuals, who were living or working in the affected areas at the time of the major disaster, and who are

unemployed as a result of the major disaster, may be eligible for Disaster Unemployment Benefits. This should be announced through appropriate news media (newspapers, radio and television), and website postings.

In addition to individuals who lost their jobs directly due to the disaster, individuals eligible for DUA benefits may also include:

- individuals who are unable to reach their job or self-employment location because they must travel through the affected area and are prevented from doing so by the disaster,
- individuals who were to commence employment or self-employment but were prevented by the disaster,
- individuals who became the breadwinner or major support for a household because of the death of the head of household due to the disaster, or
- individuals who cannot work or perform services in self-employment because of an injury caused as a direct result of the disaster.

Unemployment is a direct result of the major disaster if the unemployment resulted from:

- the physical damage or destruction of the place of employment,
- the physical inaccessibility of the place of employment due to its closure by the federal, state, or local government in immediate response to the disaster,
- lack of work, or loss of revenues, if prior to the disaster, the employer or self-employed business received at least a majority of its revenue or income from an entity in the major disaster area that was damaged or destroyed in the disaster or an entity in the major disaster area closed by the federal, state, or local government.

Application period:

States must accept as timely initial applications filed with the “30-day application period” beginning with the first day following the date of the State announcement of the availability of Disaster Unemployment Assistance. States may accept as timely an initial application filed later than 30 days after the announcement date if the State determines the applicant had good cause for the late filing.