

# **Unemployment Assistance During a Disaster**

## **Frequently Asked Questions**

## My place of employment was flooded and I'm not sure I have a job anymore, what should I do?

The first step is filing for Unemployment Insurance (UI). You can file by phone or via the online initial claimant application on the Department of Labor's website, <a href="may.vermont.gov-Login">my.vermont.gov-Login</a>. During emergencies like this, many other people are filing for unemployment benefits, and you may be on hold for extended periods of time. If you don't have a computer, visit the VDOL Job Center that serves your county. You can find the nearest location here: <a href="https://labor.vermont.gov/workforce-development/job-centers">https://labor.vermont.gov/workforce-development/job-centers</a>

#### What is Disaster Unemployment Assistance (DUA)?

For people who are self-employed, or who have lost their employment as a direct result of a natural disaster, Disaster Unemployment Assistance (DUA) is a program that helps people who are not eligible for regular unemployment insurance.

#### How does DUA work?

The DUA program is run by the Federal Department of Labor and FEMA (the Federal Emergency Management Administration – the agency that deals with disasters). After a major disaster is declared by the President, FEMA gives money to the state Department of Labor to pay DUA benefits. In Vermont, the Department of Labor administers the DUA program and will announce when the benefits are available.

#### How long can I get benefits?

If you qualify for DUA in Vermont, you can get benefits for up to 27 weeks after the disaster was declared. As long as your unemployment is because of the disaster, and you meet other eligibility requirements, you may qualify for benefits under the program.

## Who qualifies for DUA?

To qualify for DUA, one of these conditions related to your employment must be met:

- a) You were unemployed for a week after the disaster started.
- b) You can't get to your job.
- c) You were scheduled to start work and the job doesn't exist anymore because of the disaster, or you can't get to it.
- d) You are now the main supporter of your family because the head of the household died as a result of the disaster.
- e) You can't work because you got hurt as a result of the disaster.

#### What factors determine if I'm eligible for DUA?

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- 1. You are not eligible for regular UI;
- 2. You are unemployed as a direct result of the disaster;
- 3. You are able and available for work, unless you were injured as a direct result of the disaster;
- 4. You file an application for DUA within 30 days after the date of the Vermont Department of Labor's announcement of the DUA program;
- 5. You have not refused an offer of suitable employment.

If you're not a U.S. citizen, and you're allowed to work in the United States, and you meet certain criteria, you may still be eligible for DUA

## Do I need to apply for regular unemployment before DUA?

Yes, you must apply for regular unemployment benefits first. If you're not eligible for regular benefits, then you may be eligible for DUA. During your initial UI claim, you will be asked if your employment was affected by the disaster.

#### How much money will I get?

The weekly benefit amount will be based on the gross wages the individual earned in 2022. If the individual is self-employed, the weekly benefit amount will be based on the net earnings (income) from self-employment from 2022. Generally, benefits are calculated using the same formula used for state UI benefits. That calculation can be found at: <u>VT Dept Labor - B11Claimant</u>.

#### What documents will I need to supply to determine my eligibility for DUA?

You need to provide:

- a) Your Social Security Number
  - a. If you're not a U.S. citizen, your alien registration number and expiration date
- b) The name and address of your last employer
- c) If you worked in another state in the past two years, the name and address of that employer
- d) If you were self-employed, proof of your self-employment for the past two years (like tax returns or bank records)
- e) If you had a job scheduled but couldn't work because of the disaster, the name and address of the employer and the date you were supposed to work.

# What if my claim gets denied?

If you disagree with a decision about your DUA claim, you have 60 days to appeal it. Appeals for DUA will be decided within 30 days. If you disagree with the decision from the appeal, you have 15 days to appeal it to the Regional Administrator. The Regional Administrator will make a decision within 45 or 90 days, depending on when they receive your first appeal.

#### What are the work search requirements?

There is no work search requirement for employees who are temporarily laid off for 10 weeks or less. Individuals filing for benefits will need to provide an estimated return to work date in order to have the work search requirement waived.

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For more information visit our website <u>labor.vermont.gov.</u>