

*Updated September 18, 2017*

# Disaster Unemployment Assistance: How Workers Can Access the Program After Hurricane Irma

## What is Disaster Unemployment Assistance (DUA)?

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Disaster Unemployment Assistance (DUA), also referred to as Disaster Relief and Emergency Assistance, is a federal program that provides temporary financial assistance to individuals unemployed as a result of a “major disaster” declared by the president.

As of September 10, 2017, major disaster declarations due to Hurricane Irma were issued for portions of Florida, Puerto Rico, and the U.S. Virgin Islands. On September 15<sup>th</sup>, a major disaster declaration was also issued for portions of Georgia.

**Florida:** On September 10<sup>th</sup>, a major disaster declaration was issued designating the following counties for individual disaster assistance: Charlotte, Collier, Hillsborough, Lee, Manatee, Miami-Dade, Monroe, Pinellas, and Sarasota. On September 11<sup>th</sup>, the following 7 Florida counties were added to the Irma major disaster declaration: Broward, Clay, Duval, Flagler, Palm Beach, Putnam, and St. Johns. On September 13<sup>th</sup>, another 21 counties were added to the disaster declaration: Brevard, Citrus, DeSoto, Glades, Hardee, Hendry, Hernando, Highlands, Indian River, Lake, Marion, Martin, Orange, Okeechobee, Osceola, Pasco, Polk, Seminole, St. Lucie, Sumter, and Volusia. On September 15<sup>th</sup>, and additional 11 counties were included: Alachua, Baker, Bradford, Columbia, Dixie, Gilchrist, Lafayette, Levy, Nassau, Suwanee, and Union.

On September 13<sup>th</sup>, the Florida Department of Economic Opportunity (DEO) announced the availability of DUA benefits in 37 declared disaster counties. On September 15<sup>th</sup>, DEO [announced](#) that 11 more counties were added and that **applications for DUA benefits from workers in the 48 listed Florida counties are due by October 16<sup>th</sup>**.

**Georgia:** On September 15<sup>th</sup>, a major disaster declaration due to Hurricane Irma was issued for 3 coastal counties in Georgia: Camden, Chatham, and Glynn.

**Puerto Rico:** On September 10<sup>th</sup>, a major disaster declaration was issued for the Commonwealth’s island municipalities of Culebra and Vieques. On September 13<sup>th</sup>, the municipalities of Canovanas and Loiza were added to the disaster declaration.

**U.S. Virgin Islands:** A major disaster declaration covering the islands of St. Thomas and St. John was issued on September 7<sup>th</sup>.

**(See more information below about DUA eligibility and the application process.)**

For a current list of the states and counties covered by disaster declarations, see FEMA’s website (<http://www.fema.gov/disasters>).

### **Florida Counties in Hurricane Irma Disaster Declaration**

Alachua, Baker, Bradford, Brevard, Broward, Charlotte, Citrus, Clay, Collier, Columbia, DeSoto, Dixie, Duval, Flagler, Gilchrist, Glades, Hardee, Hendry, Hernando, Highlands, Hillsborough, Indian River, Lafayette, Lake, Lee, Levy, Manatee, Marion, Martin, Miami-Dade, Monroe, Nassau, Okeechobee, Orange, Osceola, Palm Beach, Pasco, Pinellas, Polk, Putnam, Sarasota, Seminole, St. Johns, St. Lucie, Sumter, Suwanee, Union, Volusia

### **Georgia Counties in Hurricane Irma Disaster Declaration**

Camden, Chatham, Glynn

### **Puerto Rico Municipalities in Hurricane Irma Disaster Declaration**

Culebra, Vieques, Canovanas, Loiza.

### **U.S.V.I. Islands in Hurricane Irma Disaster Declaration**

St. John, St. Thomas.

## **What are the Basic Eligibility Requirements for DUA?**

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There are two major requirements for an individual to qualify for DUA: 1) The individual must be out of work as a “direct result” of a major disaster; and 2) The individual does not qualify for regular unemployment insurance (UI) from any state or U.S. territory. Once found to be eligible for DUA, workers must actively look for work and accept suitable work offered them, not unlike UI recipients. In addition, the individual must show that for every week he or she is collecting DUA, his or her unemployment continues to be the direct result of the disaster, not other factors.

## **How Much Are DUA Benefit Payments?**

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Like UI benefits, DUA benefits are paid weekly, once an application is completed, filed and processed. DUA recipients receive the same weekly benefits that they would have been entitled to had they qualified for UI in the state where they were employed. However, at a minimum, DUA benefits cannot be less than one-half of the state’s average weekly UI benefits (see the state maximum and minimum DUA benefit levels below).

The DUA benefits for part-time workers are pro-rated based on the hours they worked as a percent of a 40-hour work week. Note that DUA benefits are reduced by any other wage-loss compensation, including private insurance, Supplemental Unemployment Benefits, worker’s compensation, and a pro-rated amount of a retirement pension or annuity.

Florida	\$120 Minimum Weekly DUA Benefit/\$275 Maximum
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Georgia	\$142 Minimum Weekly DUA Benefit/\$330 Maximum
Puerto Rico	\$59 Minimum Weekly DUA Benefit/\$133 Maximum
U.S. Virgin Islands	\$167 Minimum Weekly DUA Benefit/\$480 Maximum

## How Long Will an Individual’s DUA Benefits Last?

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The maximum duration of DUA benefits is 26 weeks. However, an individual’s benefits cannot extend beyond the period when the disaster officially ends, which is six months from the date of the federal major disaster declaration (unless the deadline is extended by Congress). In addition, the DUA benefits cannot extend beyond when the recipient returns to work or self-employment or beyond the period when the individual’s unemployment is no longer directly related to the disaster.

## What are Some Major Examples of Individuals Who Can Collect DUA?

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Those who may be eligible for DUA and typically could not collect regular state UI benefits include:

- Self-employed people who lost their business or suffered a substantial interruption of activities as a direct result of a major disaster;
- Workers whose place of employment was damaged due to the disaster and work is not available;
- Workers who cannot reach their employment as a result of the disaster;
- Workers unemployed as a result of an injury caused as a direct result of the disaster;
- People who are scheduled to start work but became unemployed because they no longer have a job as a direct result of a disaster.

## Are Workers Who Did Not Work in the Disaster Area Also Eligible for DUA if Their Unemployment Was Still Directly Caused by the Disaster?

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There are limited situations where workers outside the disaster area can qualify for DUA if they were laid off due to their employer’s loss of substantial revenue from contracts with businesses located in the disaster area. However, according to the federal regulations, the employer or self-employed individual must have received at least a “majority of its revenue or income from an entity that was either damaged or destroyed in the disaster.” In addition, the individual must continually establish that his or her unemployment remains directly related to the major disaster.

## What Are the Deadlines to Apply for DUA?

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To qualify for DUA, individuals must normally apply no later than 30 days after the availability of DUA was officially announced by the state. (See the states, territories, counties, localities, and application due dates listed above for designated Irma-impacted areas). Late applications can be accepted, but only if “good cause” is shown for the late filing. However, under no circumstances can DUA applications be accepted after the disaster period ends. (In special circumstances, the U.S. Department of Labor has extended the 30-day deadline to file DUA benefits.)

## What Information is Necessary to Verify an Applicant’s Work and

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## Earnings?

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The DUA application requires proof of employment and earnings, as well as a Social Security Number. The proof of employment is due no later than 21 days after the application is filed with the state. For self-employed applicants, copies of tax returns are required as proof of income and self-employment. If verification of employment or other documents requested as part of the DUA application are not available, a sworn statement including other forms of verification can be submitted. Interim DUA payments can take place while the necessary documentation is gathered. However, the failure to submit the required documentation on time may result in a benefit overpayment which can later be recovered from the individual by the state. (In special circumstances, the U.S. Department of Labor has extended the 21-day deadline to provide the necessary employment and earnings information.)

## Where Can an Individual Apply for DUA?

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Each state may process DUA somewhat differently. Most states will process applications by telephone, as part of their automated claims-taking process for regular state UI benefits, and online via the Internet. For the latest information on how to file for either DUA as a result of Hurricane Irma, or for regular state UI benefits, we recommend that individuals regularly check the Florida, Georgia, Puerto Rico, and U.S. Virgin Islands unemployment insurance agency websites listed below.

Florida	Website: <a href="http://www.floridajobs.org/job-seekers-community-services">http://www.floridajobs.org/job-seekers-community-services</a>
Georgia	Website: <a href="https://dol.georgia.gov/">https://dol.georgia.gov/</a>
Puerto Rico	Website: <a href="http://www.trabajo.pr.gov/det_content.asp?cn_id=24">http://www.trabajo.pr.gov/det_content.asp?cn_id=24</a>
U.S. Virgin Islands	Website: <a href="http://www.vidol.gov/howto_apply.php">http://www.vidol.gov/howto_apply.php</a>

## What Additional Services and Resources Are Available to Workers and Families Impacted by Hurricane Harvey?

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In addition to DUA, the federal government is funding a range of services for workers and families impacted by Hurricane Irma.

- Information about Disaster Food Assistance Programs, including Disaster SNAP (food stamps), is available at the Department of Agriculture's Food and Nutrition Service website (<https://www.fns.usda.gov/disaster/disaster-assistance>).
- For more information on federally-funded services in your area, refer to FEMA's Federal Disaster Assistance website (<https://www.disasterassistance.gov/>).
- For more information on workforce programs and labor protections, refer to the U.S. Department of Labor's Severe Storm and Flood Recovery Assistance website page (<https://www.dol.gov/general/stormrecovery>).
- Information on availability of disaster assistance for non-citizens and mixed-status families is available on FEMA's website (<https://www.fema.gov/news-release/2015/06/29/frequently-asked-questions-disaster-assistance-noncitizens>).
- Information on eligibility of disaster assistance for families with members who are not U.S. citizens is also available from the National Immigration Law Center

[https://www.nilc.org/wp-content/uploads/2015/11/disasterassist\\_immeligibility\\_2007-062.pdf](https://www.nilc.org/wp-content/uploads/2015/11/disasterassist_immeligibility_2007-062.pdf)).

### **Related publications**

Fact Sheet: [Responding at the Federal and State Levels to the Needs of Unemployed Families Resulting from Hurricanes Harvey and Irma](#)

Fact Sheet: [Disaster Unemployment Assistance: How Workers Can Access the Program After Hurricane Harvey](#)

*The National Employment Law Project is a non-profit organization that advocates for unemployed workers. The information provided with this fact sheet is based on the best resources we have available on the DUA program. However, it should not be relied upon as source of official government information on the DUA program.*