

Updated January 12, 2018

## Disaster Unemployment Assistance: How Workers in Puerto Rico and the U.S. Virgin Islands Can Access the Program After Hurricanes Maria and Irma

#### Introduction

Two of the most powerful Atlantic hurricanes ever recorded hit the United States territories of Puerto Rico and the U.S. Virgin Islands (USVI) in the Caribbean last month. Hurricane Irma struck first, with devastating impacts on the islands of St. John, St. Thomas, Culebra, Vieques, and northeastern Puerto Rico. Just two weeks later, Hurricane Maria had even more catastrophic effects, especially on St. Croix in USVI and throughout Puerto Rico.

In the wake of these horrific storms, the people of these territories, who are United States' citizens, have struggled to meet their basic human needs for food, water, housing, and medical care. Massive power outages and widespread damage to telecommunications, transportation, and economic infrastructure have hampered recovery efforts. Untold numbers of workers have had their lives and livelihoods uprooted; many have lost their jobs or been unable to work; many workplaces have been wholly or partially shuttered.

These conditions make access to crucial income support programs even more challenging. Still, for workers who are unemployed as a result of these disasters, Disaster Unemployment Assistance (DUA) and Unemployment Insurance (UI) can provide at least partial income replacement for a temporary period.

## What is Disaster Unemployment Assistance (DUA)?

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. DUA is available only to those workers who are not eligible for regular Unemployment Insurance (UI).

While a larger share of individuals unemployed as a direct result of disasters may be eligible for UI benefits, those who are not -- such as self-employed individuals, independent

contractors, domestic workers, and farmers – may qualify for DUA benefits in the designated areas covered by the federal major disaster declaration.

As of September 10, 2017, major disaster declarations due to Hurricane Irma were issued for portions of both <u>Puerto Rico</u> and the <u>U.S. Virgin Islands</u>.

As of September 20, 2017, major disaster declarations due to Hurricane Maria were issued for both <u>Puerto Rico</u> and the <u>U.S. Virgin Islands</u>.

What follows are details about availability and access to DUA in both Puerto Rico and the U.S. Virgin Islands after each of the major disasters caused by Hurricanes Maria and Irma. (Please note that this information is based on our best available knowledge; it is not a substitute for official government information. Some information has been difficult to verify due to communications issues on the islands.)

## **Disaster Unemployment Assistance in Puerto Rico**

DUA is available in all 78 municipalities in Puerto Rico to qualified individuals who are unemployed as a direct result of Hurricane Maria.

DUA is available in 10 designated municipalities in Puerto Rico to qualified individuals who are unemployed as a direct result of Hurricane Irma.

## **Puerto Rico Municipalities in Hurricane Maria Disaster Declaration**All 78 municipalities

The deadline for filing DUA applications for unemployment due to Hurricane Maria in Puerto Rico has been extended to **February 9, 2018**.

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

Canovanas, Catano, Culebra, Dorado, Fajardo, Loiza, Luquillo, Toa Baja, Vega Baja, Vieques

The deadline for filing DUA applications for unemployment due to Hurricane Irma in Puerto Rico has been extended to **February 9, 2018**.

#### Where to Apply for DUA in Puerto Rico

Claims for DUA and UI may be filed online, by telephone, or in person in Puerto Rico. (Note: The Department of Labor and Human Resources (DTRH) in Puerto Rico is <a href="urging DUA">urging DUA</a> claimants to file in person.) For Puerto Ricans who have been displaced, arrangements to assist evacuees with DUA applications may be available with states on the mainland. In New York State, residents of Puerto Rico may file DUA and UI claims by calling toll-free 888-209-8124 between 8 a.m. and 5 p.m., Monday through Friday, or may file online at <a href="https://www.labor.ny.gov">https://www.labor.ny.gov</a> any day of the week.

Puerto	Website: http://www.trabajo.pr.gov/index.asp
Rico	Telephone: 787-945-7900, Monday through Friday, 7:00 a.m. to
	4:30 p.m.

**In-person:** Claims may be filed in-person at Employment Security offices listed here:

http://www.trabajo.pr.gov/det\_content.asp?cn\_id=25

Or at American Job Center locations listed here:

http://www.careeronestop.org/localhelp/americanjobcenters/find-american-job-centers.aspx?location=Puerto Rico

## Disaster Unemployment Assistance in the U.S. Virgin Islands

DUA is available in all of the U.S. Virgin Islands to qualified individuals who are unemployed as a direct result of Hurricane Maria.

DUA is available in St. Thomas and St. John in the U.S. Virgin Islands to qualified individuals who are unemployed as a direct result of Hurricane Irma.

#### U.S.V.I. Locations in Hurricane Maria Disaster Declaration

St. Croix, St. John, St. Thomas

The deadline for filing DUA applications for unemployment due to Hurricane Maria in U.S.V.I. is **December 29, 2017**.

#### U.S.V.I. Locations in Hurricane Irma Disaster Declaration

St. John, St. Thomas

The deadline for filing DUA applications for unemployment due to Hurricane Irma in U.S.V.I. is **December 29, 2017**.

#### Where to Apply for DUA in the U.S. Virgin Islands

Due to severe disruptions of internet and telephone service on these islands, individuals may apply for DUA and UI in person at the locations listed below. For Virgin Islanders who have been displaced, arrangements to assist evacuees with DUA applications may be available with states on the mainland. (Note: The telephone information lines listed may or may not have service available. The website does not provide for online claims filing.)

#### **U.S. Virgin Islands**

**In-person:** Claims may be filed in-person at the following locations:

- **St. John:** U.S. Virgin Islands Legislature, St. John Annex, 1D Cruz Bay, from 10 a.m. to 3 p.m., on Mondays, Wednesdays and Fridays
- **St. Thomas:** The U.S. Virgin Islands (USVI)
  Department of Labor at 2353 Kronprindsens Gade,
  St. Thomas, from 9 a.m. to 4 p.m., Monday through
  Friday
- St. Croix: Juanita Gardine Elementary School (rooms 102 and 103), from 11 a.m. to 4 p.m., Monday through Friday

**Telephone:** (340) 773-1994 or (340) 776-3700

Website: <a href="http://www.vidol.gov">http://www.vidol.gov</a>

### (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 (<a href="http://www.fema.gov/disasters">http://www.fema.gov/disasters</a>).

## What are the Basic Eligibility Requirements for DUA?

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?**

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.

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?

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?

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?

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?

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 territories, localities, and application deadlines listed above for designated Maria- and 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 Earnings?

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.)

## Are agricultural workers eligible for state unemployment benefits?

Yes, many farmworkers are eligible for state unemployment benefits. If a farmworker does not qualify for state unemployment insurance (UI) benefits due to failing to meet the state UI earnings requirement, the farmworker may qualify for Disaster Unemployment Assistance (DUA).

## Are immigrant workers eligible for state unemployment benefits and federally-funded Disaster Unemployment Assistance?

Generally, workers who have work authorization both at the time that they were working and while they collect benefits may qualify for regular state unemployment benefits and DUA.

Individuals who are not U.S. citizens must present documentation supporting their immigration status, and the State UI agency must verify their status through a government process called Systematic Alien Verification for Entitlement Program (SAVE), administered by US Citizenship and Immigration Services (CIS).

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

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

- Information about Disaster Food Assistance Programs, including Disaster SNAP (food stamps), is available at the Department of Agriculture's Food and Nutrition Service website (<a href="https://www.fns.usda.gov/disaster/disaster-assistance">https://www.fns.usda.gov/disaster/usda-disaster-food-assistance-help-puerto-rico</a>. In U.S.V.I., see: <a href="https://www.fns.usda.gov/disaster/usda-disaster-food-assistance-help-us-virgin-islands">https://www.fns.usda.gov/disaster/usda-disaster-food-assistance-help-us-virgin-islands</a>.
- For more information on federally-funded services in your area, refer to FEMA's Federal Disaster Assistance website (<a href="https://www.disasterassistance.gov/">https://www.disasterassistance.gov/</a>).
- 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 (<a href="https://www.fema.gov/news-release/2015/06/29/frequently-asked-questions-disaster-assistance-noncitizens">https://www.fema.gov/news-release/2015/06/29/frequently-asked-questions-disaster-assistance-noncitizens</a>).
- 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 (<a href="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</a>).

#### 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: <u>Disaster Unemployment Assistance: How Workers Can Access the Program After Hurricane Irma</u>

Fact Sheet: <u>Disaster Unemployment Assistance</u>: <u>How Workers Can Access the Program After Hurricane Harvey</u>

Fact Sheet: <u>Disaster Unemployment Assistance</u>: <u>How Workers Can Access the Program After the California Wildfires</u>

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.