

THE CARES ACT

Pandemic Unemployment Assistance (PUA) Benefits

Unemployment Benefits for 1099 Workers



REGULAR UNEMPLOYMENT COMPENSATION ELIGIBILITY*

(Including Disaster Unemployment Assistance)
(State Unemployment Office Determination)

Generally, regular unemployment compensation benefits under many state laws are NOT available to independent contractors and self-employed individuals.

Under Department of Labor guidance, states are directed to assess individuals' eligibility for regular unemployment compensation under state law, and also to evaluate individuals' eligibility for Disaster Unemployment Assistance (DUA) benefits. DUA provides unemployment benefits to independent contractors and self-employed individuals in areas where the President has declared a major disaster.



REGULAR UNEMPLOYMENT COMPENSATION ELIGIBILITY

(Including Disaster Unemployment Assistance)

REGULAR UNEMPLOYMENT COMPENSATION AND DUA BENEFITS MUST BE EXHAUSTED FIRST FOR ELIGIBLE INDIVIDUALS.

Individuals eligible for regular unemployment compensation under state law may receive up to 39 weeks of unemployment compensation (*the CARES Act extends state unemployment benefits by 13 weeks*). Individuals eligible for DUA may receive up to 26 weeks of DUA benefits.

NEW!



PANDEMIC UNEMPLOYMENT ASSISTANCE (PUA) ELIGIBILITY

(State Unemployment Office Determination)

This expanded program provides unemployment assistance to independent contractors and self-employed individuals in participating states.

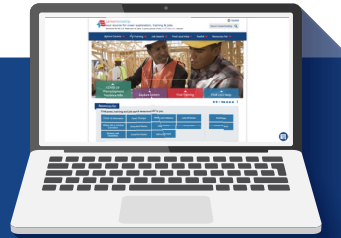
The federal CARES Act created the new (temporary) **Pandemic Unemployment Assistance (PUA)** program to provide unemployment benefits to independent contractors, self-employed individuals, and others not typically eligible for state unemployment compensation. State unemployment offices evaluate eligibility for PUA. Individuals eligible for PUA may receive up to 39 weeks of unemployment compensation.

NEW!



FEDERAL PANDEMIC UNEMPLOYMENT COMPENSATION (FPUC)

The federal CARES Act created the new (temporary) Federal Pandemic Unemployment Compensation program. The program provides individuals receiving regular unemployment compensation under state law, DUA benefits, PUA benefits, and certain other unemployment benefits with an **additional \$600 weekly payment until July 31, 2020.**



To learn more about unemployment benefits in your state, please visit: www.careeronestop.org

***NOTE:** Some states may require independent contractors and self-employed individuals to apply for regular unemployment compensation, and be denied, before applying for PUA benefits. Other states may not require independent contractors and self-employed individuals to do so. Please check your state labor department's or unemployment agency's website to determine the process for applying for unemployment benefits.

For additional information on the PUA program, please visit: nar.realtor/coronavirusUE