

## About Disaster Unemployment Assistance

Disaster Unemployment Assistance (DUA) provides temporary benefits to individuals whose employment or self-employment has been lost or interrupted as a direct result of a major disaster and who are not eligible for regular unemployment compensation. DUA is funded by the Federal Emergency Management Agency. It is administered by Iowa Workforce Development under the guidance of the U.S. Department of Labor.

The president of the United States may declare a major disaster in Iowa at the request of the governor. The declaration will define the areas affected by the disaster and may authorize DUA to be provided. A public announcement will be made in the disaster area stating DUA is available. The announcement will explain how to apply for benefits.

### Define: Major Disaster

“Major Disaster” means any natural catastrophe (i.e. hurricane, tornado, earthquake, snowstorm, flood, etc.) or other type of disaster (i.e. explosion, natural gas leak, etc.) that results in a presidential declaration of a disaster. A presidential declaration is made when it is determined that governmental assistance is needed for communities and individuals directly affected by the disaster.



### Qualifications for Disaster Unemployment Assistance

To receive DUA, one of the following must have occurred as a direct result of the disaster:

- You had at least one week of unemployment following the date the disaster began.
- You are or were unable to reach your place of employment.
- You are or were scheduled to start work and were unable to reach the job or the job no longer exists.
- You become your household’s primary source of support because the head of the household died as a direct result of the disaster.
- You cannot work because of an injury caused as a direct result of the disaster.

In addition to meeting one of the above conditions, all of the following requirements must be met:

- You are not eligible for regular unemployment compensation.
- You became unemployed as a direct result of the disaster.
- You are able and available for work or are not able to work because of an injury caused by the disaster.
- You filed an application for DUA within 60 days of the public announcement.
- You have not refused an offer of employment in a suitable position.

### Information on the Law Authorizing DUA Benefits

Sections 410 and 423 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (also known as the Stafford Act), as well as Title 20, Chapter V, Part 625 of the Code of Federal Regulations (20 CFR 625), as amended.

### Help Finding a New Job

Visit [iowaworks.gov](http://iowaworks.gov) or your nearest IowaWORKS center for information to help you prepare and find your next career.

To explore available online resources, visit:

[workforce.iowa.gov/iowaworks](http://workforce.iowa.gov/iowaworks)

Resources include:

- IowaWORKS Center information
- Training and assessment opportunities
- Future Ready Iowa information
- And much more!

Iowa Workforce Development  
Executive Director, Beth Townsend

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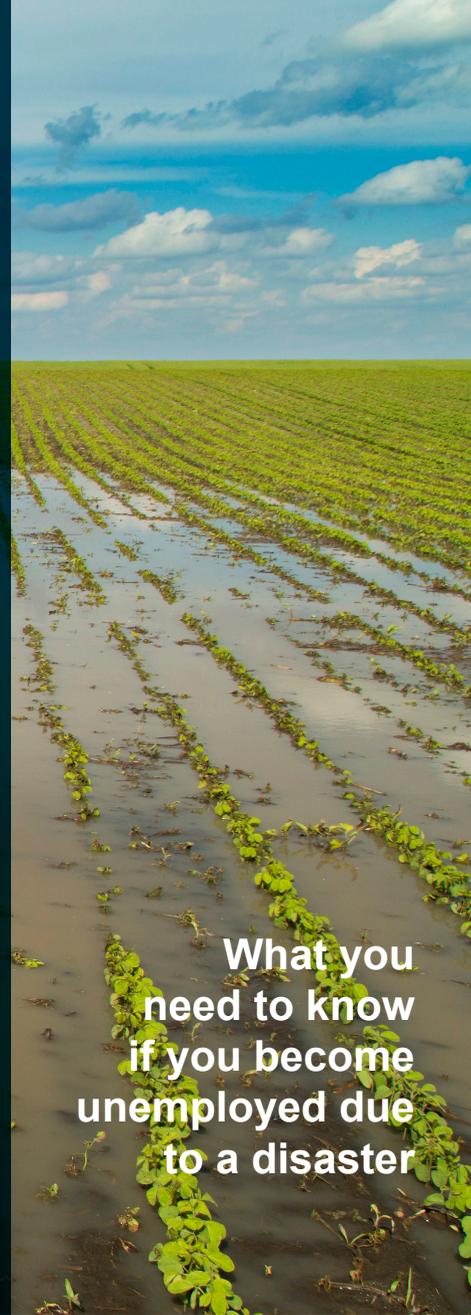
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Disaster Unemployment Assistance  
Claimant Rights and Responsibilities

What you  
need to know  
if you become  
unemployed due  
to a disaster



Iowa Workforce  
Development



## Applying for Benefits

You can apply for DUA by calling the Iowa Workforce Development customer service line or by completing a paper application. Applications must be filed within 60 days of the DUA announcement. After you apply, you will receive instructions which will explain how and when to claim weekly benefits. You must file a claim each week for which you would like to receive a payment. For more information, please visit [workforce.iowa.gov/unemployment/dua](http://workforce.iowa.gov/unemployment/dua).

## Determining a Payment

The weekly benefit amount will be based on your gross wages. If you were self-employed, the weekly benefit amount will be based on your net income from self-employment. Benefits will be calculated based on the same formula used to determine regular unemployment compensation. However, if you qualify for less than 50 percent of the average weekly benefit amount for Iowa, your weekly benefit amount will be increased to 50 percent of the state's average weekly benefit amount. Exceptions may apply for part-time workers.

## Length of Payments

As long as you remain unemployed and eligible for the program, DUA benefits are generally available beginning with the first week after the disaster began and ending with the 26th week following the president's declaration.

## Earnings or Income Deducted

If you have earnings or income in any week while receiving DUA benefits, the DUA payment will be reduced. If the earnings are less than the weekly DUA amount, the law permits an exemption of 25 percent of the weekly benefit amount before a deduction is made.

Deductions from your weekly benefit amount also will be made for:

- A retirement pension or annuity.
- Supplemental unemployment benefits.
- Private income protection insurance.
- Any other type of benefit for loss of wages due to illness or disability.

### Example:

If the weekly benefit amount (WBA) is \$300, and weekly earnings are \$150...

### To calculate the earnings deduction:

Total earnings in a week	\$150
Minus earnings exemption (25% of \$300 WBA)	-\$75
<b>Earnings Deduction</b>	<b>\$75</b>

### To calculate the amount of benefits paid:

Weekly benefit amount	\$300
Minus earnings deduction	-\$75
<b>Equals benefit amount paid</b>	<b>\$225</b>

## Required Proof of Employment

During a disaster, you may qualify for regular unemployment compensation based on wages previously reported by your employer(s). However, if you were self-employed or in employment not covered by Iowa's unemployment tax law, you will need to provide proof of your employment or self-employment. This proof could be an income tax return, bank statement, last pay stub, work order, etc. If you were not working at the time the disaster occurred, but you were unable to begin work on or after the date of the disaster, you will need to provide proof of that employment. If you can not provide proof of employment when you file the initial claim, you will have 21 calendar days to do so. Failure to submit this documentation within 21 days will result in a denial of DUA, and any benefits already paid will have to be repaid.

## Your Responsibilities Claiming DUA

You are responsible for ensuring your employer has your current contact information so you can be notified if work resumes. You also are responsible for providing correct information when answering questions and completing forms. Accurate information will help ensure you receive the correct benefit amount. If you are paid more than you are entitled to receive, you

will have to repay the amount overpaid. If you willfully misrepresent or conceal important facts in order to obtain benefits, you will face other penalties as well.

## Reasons Benefits May End

Benefits will end if any of the following occur:

- You become employed and your earnings exceed the weekly benefit amount allowed under Iowa law.
- You refuse to accept suitable employment without good cause.
- You refuse to accept a referral to suitable employment without good cause.
- You are not able to work (unless you are not able to work due to an injury resulting from the disaster).
- You are not available for work (unless it is because you are preparing to resume self-employment).
- You are no longer unemployed as a direct result of the disaster.

## Your Appeal Rights if Denied DUA

If you are denied DUA benefits, you can appeal the decision. You must file an appeal within 60 days of the date the determination was issued.

