DUA - Frequently Asked Questions

What is DUA?

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 (i.e., 2023 Maui wildfires) and who are not eligible for regular unemployment insurance (UI). Direct result means loss of employment or self-employment because of the major disaster itself and not the result of a longer chain of events caused or worsened by the disaster.

If an individual is eligible for regular UI benefits, they will receive those benefits instead.

Who pays for DUA?

The Federal Emergency Management Assistance (FEMA) provides the funding for DUA benefit payments and the costs for the state to administer the program.

How do I submit a DUA application?

To apply for DUA benefits, you will submit an application through the regular UI benefits system. Go to "Claimant Services" and log in to your UI account. If you have not previously filed for UI benefits, you will need to create an account first. Once logged in, select "File an Initial Claim" and follow the prompts to submit an application.

I work for Uber or another Web Platform. Do I qualify for DUA?

If you received income from **Uber, Lyft, Bite Squad, Door Dash, Rover, Instacart, Delivery Drivers, Grub Hub**, or similar **Web Platforms**, Hawaii UI considers you an *employee*. You will be asked for information regarding your work with these companies, including earning information. As an employee, you may qualify for regular unemployment insurance benefits.

What counts as self-employed?

An individual is "self-employed" if the individual performs services for the individual's own business. Rental and other passive income reported on Form 1040, Schedule E, is not qualifying income for DUA. Corporate officers/owners that performed services for their corporation or subchapter S corporation (S-Corp) and received payments or are entitled to receive payments are considered employees, not self-employed, and may be eligible for regular UI benefits.

My weekly benefit amount (WBA) is lower on UI than it would be on DUA. Can I choose to go DUA?

No. A requirement of DUA is that you do not qualify for regular UI benefits. Therefore, if you are eligible for UI benefits, regardless of the amount that you qualify for, you are not eligible for DUA.

I only want to apply for DUA. I don't want to apply for or be reviewed for UI benefits. Can I do that? No. A requirement of DUA is that you do not qualify for regular UI benefits. A review of UI eligibility must be conducted prior to determining whether you are eligible for DUA.

<u>I am required to submit proof of my wages or self-employment income, but everything was destroyed.</u> <u>What can I do?</u>

You have **21 days** from the day you submitted your application to submit proof of employment or self-employment at the time of the disaster, and income or wages earned or paid during the base period (currently all of 2022). Please work with your employer, bank, Internal Revenue Service (IRS), accountant, etc. to gather documents to prove your employment/self-employment.

What happens if I fail to submit proof of my wages or self-employment income?

If you fail submit documentation within 21 days to show that you were employed/self-employed preceding the disaster, you will be disqualified and any benefits received will be required to be repaid.

If you submitted documents to show that you employed/self-employed but did not submit documents to prove the gross wages/net income that you reported, your WBA will be reduced to the minimum WBA. If you were receiving benefits at a higher amount than the minimum, you will be overpaid for the difference for weeks already paid and be required to repay benefits received. If you are already at the minimum, there will be no change.

I was disqualified from DUA benefits and do not agree. What can I do?

If you disagree with a determination, you must file the appeal within 60 days of the date the determination was issued.