

CARES Act: Federal Unemployment Assistance



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Federal Unemployment: Employees and Small Business Owners

- Federal Pandemic Unemployment Compensation (FPUC)
- Pandemic Unemployment Assistance (PUA)

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4/20/2020



Which Option is for You?

- Are your wages covered by Unemployment Insurance?
If so, you apply through VEC.Virginia.gov for **FPUC**
- Are you self-employed? A sole proprietor, contractor, clergy or religious worker, non-profit, or gig-economy worker not covered by unemployment insurance?
If so you can apply for **PUA**

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Federal Pandemic Unemployment Compensation (FPUC)



For those eligible under traditional state unemployment benefits

- If eligible for at least \$1 in unemployment, FPUC provides an additional \$600 per week
- Eligibility period between March 15, 2020 - July 25, 2020
- Payments are retroactive from first week of being unemployed or underemployed (as early as 3/15/2020)
- File through VEC website (captures banking information for deposits) or call 1-866-832-2363

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Pandemic Unemployment Assistance (PUA)



For non-traditional, contractors and business owners (not covered by unemployment insurance)

- If place of business closes or suffers as a result of COVID-19
- Documentation: proof of lost income from tax documents (schedule C, 1099, K1s, P&L, company reports in cases like Uber drivers)
- Apply on VEC website or via 1-866-832-2363
- If VEC determines loss of income, eligible for base amount plus \$600/wk

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Pandemic Unemployment Assistance (PUA)



For non-traditional, contractors and business owners (not covered by unemployment insurance)

- If base amount is \$1 in unemployment, will receive \$601 per week
- Eligibility period between March 15, 2020 - July 25, 2020
- Payments are retroactive from first week of being unemployed or underemployed (as early as 3/15/2020)
- If employer calls back to work and employee refuses benefit may be lost

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FYI:



- The VEC will process the PUA application. An effective date of the PUA claim will be established from the information in the application. The VEC will create a “monetary determination” as a result of this PUA claim and notify you of your benefit eligibility.
- The VEC will retain your banking information from the original UI application. That information will carry over to the PUA claim.
- The VEC will begin making initial payment of PUA benefits in approximately two weeks, following the acceptance of the PUA application.
- The VEC may require additional documentation to validate your claim, reprocess your monetary determination or to investigate fraud.

Business Tips:



- Can apply now, directly on vec.virginia.gov website
- Employees can go on and off unemployment (if returning under PPP)
- If employees are called back to work under PPP and refuse to return, employer may replace employee hire another person for the position
- As an employer, if you attempt to re-hire an employee for a different job, they are not required to take a different position
- Employees may refuse over health concerns. Please put employee safety at the forefront of your re-hiring plan!

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Problems?



- The Virginia Employment Commission does not have access to wages earned from the Federal Government, Military or other states. If you worked for one of these employers during the 4 quarters showing on your Monetary Determination, you need to take the following action so that we can attempt to validate your Virginia state unemployment insurance claim.
- **If you worked as a federal civilian worker** and have not already submitted a copy of your SF50 to the Virginia Employment Commission, please mail it to: Virginia Employment Commission, Monetary Determination Unit, P. O. Box 27887, Richmond, VA 23261-7887.
- **If you served in the military** and have not already submitted a copy of your DD214 (member 4) to the Virginia Employment Commission, please mail it to: Virginia Employment Commission, Monetary Determination Unit, P. O. Box 27887, Richmond, VA 23261-7887.

More Resources & Information



For detailed information on SBA relief programs about coronavirus, please visit:
www.sba.gov/coronavirus

Central VA SBDC: www.cvsbdc.org

Virginia SBDC: www.virginiasbdc.org

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