

Disaster Unemployment Assistance (DUA) Overview

The federal Disaster Unemployment Assistance (DUA) program provides temporary benefits to individuals whose employment or self-employment was lost or interrupted as a **direct result of a Presidentially-declared major disaster**.

A major disaster may include any natural catastrophe or disaster, including, but not limited to:

| | | |
|------------|-------------|-------------------|
| hurricanes | earthquakes | tornadoes |
| floods | explosions | natural gas leaks |

A Presidential declaration is made when it is determined that government assistance is needed for communities and individuals affected by a disaster.

The Maryland Division of Unemployment Insurance (DUI) will publicly announce when DUA is available in Maryland.

Eligible individuals can receive up to 26 weeks of DUA benefits. Visit mdunemployment.com to check for public announcements of DUA availability.

Eligibility Requirements

DUA is available to an unemployed worker or self-employed individual who:

1. lived, worked, or was scheduled to work in the disaster area at the time of the disaster

- and -

2. as a direct result of the disaster, either:

- has been unemployed for at least one week since the date the disaster began
- is unable to reach the individual's place of employment
- was scheduled to start work and the job no longer exists
- became the major financial supporter because the head of the household died as a direct result of the disaster
- cannot work because of an injury caused as a direct result of the disaster

Qualifications

To qualify for DUA, individuals must also:

- Provide proof of identity
- Apply for DUA within 30 days of the public announcement that DUA is available
- Be a U.S. citizen or have authorization to work in the United States
- Be ineligible for Regular Unemployment Insurance (UI) benefits
- Be unemployed or partially unemployed as a direct result of the major disaster
- Be able and available for work, unless injured as a direct result of the disaster
- Have not refused an offer of employment in a suitable position

Required Documentation

Applicants must provide proof of employment, self-employment, or work that was scheduled to begin on/after the date of the disaster. For example, proof may include income tax returns or bank statements.

DUA Benefit Information

- The weekly benefit amount (WBA), or the amount of benefits a claimant may be entitled to each week, is based on an individual's gross wages.
- If the individual is self-employed, the WBA is based on the individual's net earnings from self-employment.
- In Maryland, the maximum weekly DUA benefit amount is \$430, which is the same as the state's Regular UI weekly benefit amount. For DUA, the minimum weekly benefit amount is half (50%) of the average benefit amount.
- DUA benefits are subject to federal income tax.

Additional Disaster Resources

- FEMA Get Assistance After a Disaster: [fema.gov/assistance/individual#](https://www.fema.gov/assistance/individual#)
- Local Disaster Relief: [disasterassistance.gov/](https://www.disasterassistance.gov/)
- U.S. Small Business Assistance: [sba.gov/funding-programs/disaster-assistance](https://www.sba.gov/funding-programs/disaster-assistance)
- Apply for Assistance: [fema.gov/assistance/individual/program#apply](https://www.fema.gov/assistance/individual/program#apply)