

State and Federal Assistance Programs and Public Health Emergency Resources

Call 2-1-1 or visit www.211.org for referrals and information to local help with food, housing, employment, health care, counseling, and more. This free and confidential service is available to anyone in the United States.

Benefits.gov is an online resource to help you find federal benefits you may be eligible for in the United States.

Check out United Way's Community Resource Guide for additional local resources available to you:
<https://www.keysunitedway.org/communityresourceguide>

Disaster Distress Helpline

1-800-985-5990

TEXT: "TalkWithUs" to 66746

DisasterDistress.samhsa.gov

Unemployment Insurance (UI) / Reemployment Assistance (RA)

UI Benefits are administered by states. If you lost your job March 9th or after, your benefits will be retroactively distributed to you.

What Is It?

"Unemployment insurance payments (benefits) are intended to provide temporary financial assistance to unemployed workers who are unemployed through no fault of their own. Each state sets its own additional requirements for eligibility, benefit amounts, and length of time benefits can be paid. Generally, benefits are based on a percentage of your earnings over a recent 52-week period, and each state sets a maximum amount. Benefits are subject to federal and most state income taxes and must be reported on your income tax return. You may choose to have the tax withheld from your payment."

- Provides temporary, partial wage replacement benefits to qualified workers who are unemployed through no fault of their own
- Supports economic stability for employers who depend on consumer spending
- Funded solely by employers who pay federal and state payroll taxes
- Provided at no cost to the workers who receive the benefits

APPLYING

Applications are available by phone, electronically, or paper.

Online: RA claims are handled through CONNECT at <http://www.floridajobs.org/RAApplication>

Or the DEO website, https://fideo-flwork-prod1.pegacloud.net/prweb/app/default/tHGV_g6FQZMSYakWUervaQ%28%28*/!STANDARD

Phone: 1-800-204-2418, or for assistance with language translation, call 1-800-681-8102

File by Mail: Contact: holly.raschein@myflorida.gov to request a paper copy to be mailed to you

Or download the application at: FloridaJobs.org/Reemployment-Assistance-Service-Center/reemployment-assistance/claimants/rapaperapplication

Residents needing assistance with the paper application may email **ApplicationAssistance@KeysUnitedWay.org** and a United Way volunteer will be able to assist.

People who need assistance filing a claim online because of legal reasons, computer illiteracy, language barriers, or disabilities may call 1-800-681-8102.

Check out the Department of Labor's UI Fact Sheet: https://oui.doleta.gov/unemploy/docs/factsheet/UI_Program_FactSheet.pdf

Or United Way's "Links and Tips": <https://www.keysunitedway.org/COVID-19ApplicationAssistance>
Or their FAQ's page at: <https://www.keysunitedway.org/sites/keysunitedway.org/files/unemployment-faqs-3-17-20-updates.pdf>

For an in-depth overview: State of Florida Department of Economic Opportunity Reemployment Assistance Program Reemployment Assistance Handbook http://floridajobs.org/docs/default-source/reemployment-assistance-center/unemployment/bri/bri_english.pdf?sfvrsn=8e8e78b0_4

ADDITIONAL CORONAVIRUS AID, RELIEF, AND ECONOMIC SECURITIES ACT (CARES) ASSISTANCE:

What Is The CARES Act?

"The CARES Act provides fast and direct economic assistance for American workers, families, and small businesses, and preserve jobs for our American industries."

Assistance for/focus in:

- American workers and families
- Small businesses
- State and local governments
- Preserving jobs for American industry

Economic Impact Payments

“Tax filers with adjusted gross income up to \$75,000 for individuals and up to \$150,000 for married couples filing joint returns will receive the full payment. For filers with income above those amounts, the payment amount is reduced by \$5 for each \$100 above the \$75,000/\$150,000 thresholds. Single filers with income exceeding \$99,000 and \$198,000 for joint filers with no children are not eligible. Social Security recipients and railroad retirees who are otherwise not required to file a tax return are also eligible and will not be required to file a return.

Eligible taxpayers who filed tax returns for either 2019 or 2018 will automatically receive an economic impact payment of up to \$1,200 for individuals or \$2,400 for married couples and up to \$500 for each qualifying child.”

Find out more at: <https://www.irs.gov/newsroom/economic-impact-payments-what-you-need-to-know>

Deadline to file taxes extended to July 15th, 2020.

Applying (for further assistance)

The same application process as UI/RA.

For more information on the CARES Act, visit: <https://home.treasury.gov/policy-issues/cares>

Federal Pandemic Unemployment Compensation (FPUC)

What Is It?

FPUC is available for eligible applicants who are currently receiving regular state Reemployment Assistance benefits. FPUC is an additional \$600 distributed weekly in addition to state Reemployment Assistance benefits. Ends July 31st, unless extended.

Pandemic Emergency Unemployment Compensation (PEUC)

What Is It?

“Under the CARES Act states are permitted to extend unemployment benefits by up to 13 weeks under the new Pandemic Emergency Unemployment Compensation (PEUC) program. PEUC benefits are available for weeks of unemployment beginning after your state implements the new program and ending with weeks of unemployment ending on or before December 31, 2020. The program covers most individuals who have exhausted all rights to regular unemployment compensation under state or federal law and who are able to work, available for work, and actively seeking work as defined by state law. Importantly, the CARES Act gives states flexibility in determining whether you are “actively seeking work” if you are unable to search for work because of COVID-19, including because of illness, quarantine, or movement restrictions.”

Pandemic Unemployment Assistance (PUA)

What Is It?

In addition, if you have exhausted the 13 weeks of additional benefits available under the PEUC program, you may be eligible to continue receiving benefits under the PUA program. PUA benefits are available for a period of unemployment of up to 39 weeks, meaning that if you have exhausted regular UC and PEUC benefits in fewer than 39 weeks, you may be eligible to receive assistance under PUA for the remaining weeks within PUA's 39 week period.

Covers workers not eligible for UI (including self-employed) who are unemployed for COVID-19 reasons. Some qualified examples include those who are quarantined, self-quarantined, caring for children who can't attend school, place of business is closed, had to quit job, etc.

39 weeks, retroactive to January 27th through 2020

PUA's weekly benefit is the same as the state's UI, except there's a higher weekly benefit

Does not cover those who can telework with pay or are receiving paid sick leave or paid leave benefits

At a Glance

Week 1-12: Claimants get regular RA **plus \$600**

Week 13-26: PEUC – Claimants get regular RA **plus \$600**

Weeks 26-39: PUA – Claimants unemployed due to COVID-19 get benefits in amount calculated based on previous earnings using a formula from the Disaster Unemployment Assistance program under the Stafford Act, but no less than 50% of the state's average weekly UI benefit, **plus \$600**

The extra \$600 ends on July 31, 2020.

Common Questions

Q: Are undocumented workers covered?

A: No, they must be work authorized for UI or "qualified alien" for PUA

Q: Are workers eligible for PUA if they didn't earn enough to qualify for UI or independent contractors?

A: Yes

Q: Does everyone receive the PUC \$600?

A: Yes, everyone on UI and PUA will receive the \$600 through July.

Q: Since FL only pays 12 weeks of UI, can workers still get 39 weeks in total federal and state benefits?

A: Yes, you can claim PUA after state UI and PEUC.

Q: My regular unemployment compensation benefits do not provide adequate support given the unprecedented economic challenges caused by the COVID-19 outbreak. Can I expect to receive additional relief?

A: Yes, depending on how your state chooses to implement the CARES Act. The new law creates the Federal Pandemic Unemployment Compensation program (FPUC), which provides an additional \$600 per week to individuals who are collecting regular UC (including Unemployment Compensation for Federal Employees (UCFE) and Unemployment Compensation for Ex-Service members (UCX), PEUC, PUA, Extended Benefits (EB), Short Time Compensation (STC), Trade Readjustment Allowances (TRA), Disaster Unemployment Assistance (DUA), and payments under the Self Employment Assistance (SEA) program). This benefit is available for weeks of unemployment beginning after the date on which your state entered into an agreement with the U.S. Department of Labor and ending with weeks of unemployment ending on or before July 31, 2020.

To read the entire CARES Act Bill, visit: <https://www.congress.gov/bill/116th-congress/senate-bill/3548/text?q=product+update>
