

Pandemic Unemployment Assistance

QUICK GUIDANCE, May 1,
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WHAT IS PUA?

- PUA is a newly available emergency unemployment assistance program under the federal CARES Act
- PUA allows for independent contractors and business owners to apply just as employees do for traditional unemployment insurance (UI) benefits
- The EDD launched the PUA application for independent contractors and business owners on April 28, 2020





HOW MUCH PUA WILL I GET IF I'M ELIGIBLE?

- Amount of PUA payable is based upon prior income
- Typical range is \$167-\$450 per week
- CARES Act provides an additional \$600 per week for up to 4 months
- These amounts may be reduced by any partial earnings or prior partial employment
- Initial approval is for \$167 minimum base unemployment compensation (plus the additional \$600 per week for certain weeks) and based upon your self-reported income. If reported income shows entitlement to more, then EDD will verify your income (e.g. tax returns, 1099, W-2s, pay stubs).

HOW LONG WILL PUA PAYMENTS BE PROVIDED?

- Up to 39 weeks for unemployment beginning February 2, 2020-December 26, 2020 and benefits are retroactive for this period, depending on when you became directly impacted by the pandemic
- CARES Act additional \$600 payments, if you're eligible, is only retroactive to claims for the weeks from March 29, 2020 - July 25, 2020
- There is no waiting period so you can collect PUA for the first week of work loss
- Payments are made via an EDD Debit Card and generally are mailed within about a week



STEPS TO APPLY

1. Create an account with EDD here:

https://www.edd.ca.gov/Unemployment/UI_Online.htm

2. Log-in to your created account to file your claim

3. Use this account to certify for continued benefits, verify income and update any information

GENERAL PUA ELIGIBILITY REQUIREMENTS

You are one of these:

- Independent contractor
- Self-employed
- Business owner
- Gig worker

AND

You're unemployed, partially unemployed, unable to work or unavailable to work as a direct result of COVID-19

CRITERIA FOR INABILITY TO WORK DUE TO COVID-19

- Diagnosed or experiencing symptoms and seeking diagnosis
- Can't reach place of work or your office is closed
- Member of household diagnosed, or you are providing care for a diagnosed family member/member of household
- You have been advised by health care provider to self-quarantine
- You have quit your job or you were scheduled to start a job that's now unavailable
- You are a caregiver for someone unable to attend school or a care facility and the school or care facility is required for you to work
- You become head of household due to the death of your head of household

WHAT IF I'M STILL WORKING ON A LIMITED BASIS?

- You may still be eligible if you're partially employed
- PUA benefits may be reduced by any partial earnings
- No harm in applying if your employment has been impacted



REPORTABLE INCOME REQUIREMENTS



You may still be eligible for PUA benefits even with limited reportable income IF you have been recently unemployed due to a COVID-19 related reason

Example:

You received commission for two escrows in 2019, but none in 2020



OTHER CONSIDERATIONS

- You can't receive both traditional unemployment insurance (UI) and PUA benefits
- UI Online is the EDD's application portal for both regular UI and PUA claims. Based on your responses and wage information you report, the EDD will determine if your claim is processed as a traditional UI claim or a PUA claim.
- PUA benefits are likely subject to federal income tax, but not California income tax

Answers on the PUA application will be provided under

ADDITIONAL RESOURCES

- [Step-by-step Instructions for Filing a Claim](#)
- [Pandemic Unemployment Assistance \(PUA\)](#)
[Legal Q & A](#)
- For the most up-to-date information on

<https://www.carcovidupdates.org/>