

## What is Disaster Unemployment Assistance?

The Disaster Unemployment Assistance (DUA) Program provides temporary benefits to individuals whose employment or self-employment has been lost or interrupted as a direct result of a major disaster and who are not eligible for regular unemployment insurance (UI) benefits. “Direct result” means an immediate result of the major disaster itself and not the result of a longer chain of events caused or worsened by the disaster.

The U.S. Department of Labor (USDOL) oversees the DUA Program and coordinates with the Federal Emergency Management Agency (FEMA) of the Department of Homeland Security. State UI agencies, acting as agents of the federal government, administer the DUA Program.

## What is a Major Disaster?

A “major disaster” means any natural catastrophe (such as a tornado, earthquake, snowstorm, flood, drought, etc.) or other types of disasters (such as an explosion, natural gas leak, etc.) that results in a Presidential declaration of a disaster. Based upon the request of the Governor, the President may declare a major disaster in that state. The declaration will define the areas affected by the disaster and may authorize DUA funds. The Missouri Department of Labor and Industrial Relations will announce the 30-day DUA benefit application period if the President declares a disaster in Missouri. You must file your DUA claim during this 30-day period.



## Who Can Qualify for DUA Benefits?

One of the following conditions of unemployment must have occurred as a direct result of the disaster to qualify for DUA benefits:

- The individual has had a week of unemployment following the date the major disaster began
- The individual is unable to reach his or her place of employment
- The individual was scheduled to start work and the job no longer exists, or the individual was unable to reach the job
- The individual became the primary financial support in the home because the head of household died as a direct result of the disaster
- The individual cannot work because of an injury caused as a direct result of the disaster.

DUA benefits are **not** available if you are entitled to regular UI benefits or waiting week credit. There is no waiting week required for DUA claims.

## What are the DUA Eligibility Requirements?

In order to be eligible for DUA benefits, individuals who meet one of the qualifying conditions above also must meet all the following eligibility requirements:

- The individual is not eligible for regular UI benefits
- The individual is unemployed as a direct result of the disaster



- The individual is able and available for work, unless injured as a direct result of the disaster
- The individual filed an application for DUA benefits within 30 days of the date of the public announcement of the availability of DUA funds
- The individual has not refused an offer of employment in a suitable position.

## What Proof of Employment is Required to Establish Employment at the Time of a Disaster?

The following documents would be considered proof of employment: income tax return, bank statements, last pay stubs, or work order. Proof is required to substantiate employment or self-employment, or to substantiate work that was to begin on or after the date of the disaster. If proof of employment cannot be provided at the time the DUA claim is filed, individuals have 21 calendar days from the time the claim was filed to meet this requirement. Failure to submit this documentation within the 21 days will result in a denial of DUA benefits, and any benefits already paid will be considered overpaid. Individuals are required to repay any benefits overpaid.

## How to File Your Initial DUA Claim

1. Go to [uinteract.labor.mo.gov](http://uinteract.labor.mo.gov) or call 800-320-2519 to file your unemployment claim and apply for DUA.
2. Once your DUA claim is filed, you must continue to file a weekly certification each week to receive DUA benefits. This can be done using UInteract or calling 800-320-2519. You must report **all** income from the week, including wages, **even if you have not yet been paid for the work**. Report pension or retirement pay if instructed to do so, but do not report Social Security payments.

## Are Federal Taxes Withheld?

DUA benefits are subject to federal income tax. Individuals may elect to have federal withholdings deducted from their DUA benefit payments. Individuals will receive a federal “Certain Government Payments” (Form 1099-G) to file with their income tax returns.

## What Causes DUA Benefits to be Terminated?

An individual can be disqualified for DUA benefits or DUA benefits can be terminated if any of the following occur:

- The individual becomes employed and the earnings exceed the weekly benefit amount (WBA) allowed under that state’s law
- The individual refuses to accept suitable employment without good cause
- The individual refuses to accept a referral to suitable employment without good cause

- The individual is not able to work (unless the inability is due to an injury caused as a direct result of the disaster)
- The individual is not available for work (unless the unavailability is due to the individual's preparations to resume self-employment)
- The individual is no longer unemployed as a direct result of the disaster.

### How is the DUA Weekly Benefit Amount Calculated?

DUA claims use a different base period than regular UI claims. Your DUA claim **base period** is the most recently completed tax year (January 1 through December 31).

Your DUA WBA is four percent of the average of your two highest quarters during the base period (highest quarter + second highest quarter ÷ 2 x 0.04 = WBA). Missouri's maximum WBA is \$320. For this calculation, you must have wages in at least two base period quarters with at least \$1,500 in one of those quarters and the total base period wages must equal at least 1.5 times the highest quarter wages.

This calculation also applies to self-employed individuals.

Note: If you do not meet the above criteria, you may qualify for the Minimum DUA Weekly Benefit Amount (see below).

### What is the Minimum DUA Weekly Benefit Amount?

The minimum DUA WBA is 50 percent of the state average WBA. The USDOL issues a program letter at the beginning of each quarter listing the average WBA for

that quarter for each state. You will receive the minimum DUA WBA **if** you:

- do not have any wages or income in the DUA base period, **or**
- did not earn enough wages or income to qualify for the minimum WBA.

### How are Special Circumstances Handled?

**If you worked part time prior to the disaster**, the Division of Employment Security (DES) will adjust your WBA in proportion to the number of hours you worked per week and the customary full-time hours for your occupation.

**If you worked in a family unit or business**, the DES will assign wages or net income equally to the adult family members of the business unless you submit documentation to assign wages differently. The DES will use **actual wages earned** for minors working in the family unit or business.

### What is the Process for Overpayments and Fraud?

The DES will notify you if you are overpaid. If you receive benefits to which you are not entitled, you must repay them.

If you deliberately misrepresent facts in order to claim benefits, it is considered an act of fraud. If the overpayment was caused by acts of fraud, additional penalties will apply.

### What is the Appeals Process?

Any denial of DUA benefits may be appealed. Individuals must file the appeal within 60 days of the date the determination was mailed.

### What is the Legal Authority for DUA?

Sections 410 and 423, Robert T. Stafford Disaster Relief and Emergency Assistance Act (Stafford Act); Title 20, Chapter V, Part 625, Code of Federal Regulations (20 CFR 625), as amended.

### Contact Information

For more information or to file a DUA claim, call: **800-320-2519**

### Mail Proof of Income or Appeal to:

Benefits Section (DUA)  
Division of Employment Security  
P.O. Box 2313  
Jefferson City, MO 65102-2313

**Or fax to:**  
573-751-5040

***IMPORTANT:** If needed, call 573-751-9040 for assistance in the translation and understanding of the information in this document.*

***¡IMPORTANTE!** Si es necesario, llame al 573-751-9040 para asistencia en la traducción y entendimiento de la información en este documento.*

*Missouri Division of Employment Security is an equal opportunity employer/program. Auxiliary aids and services are available upon request to individuals with disabilities. TDD/TTY: 800-735-2966 Relay Missouri: 711*

**MISSOURI  
DEPARTMENT OF LABOR  
& INDUSTRIAL RELATIONS**

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*Helping Workers Whose Jobs Have Been Affected by Natural Disasters*

