



## NEW YORK UNEMPLOYMENT BENEFITS DURING COVID-19 QUALIFICATIONS + GENERAL INFORMATION

### KEY SUGGESTIONS

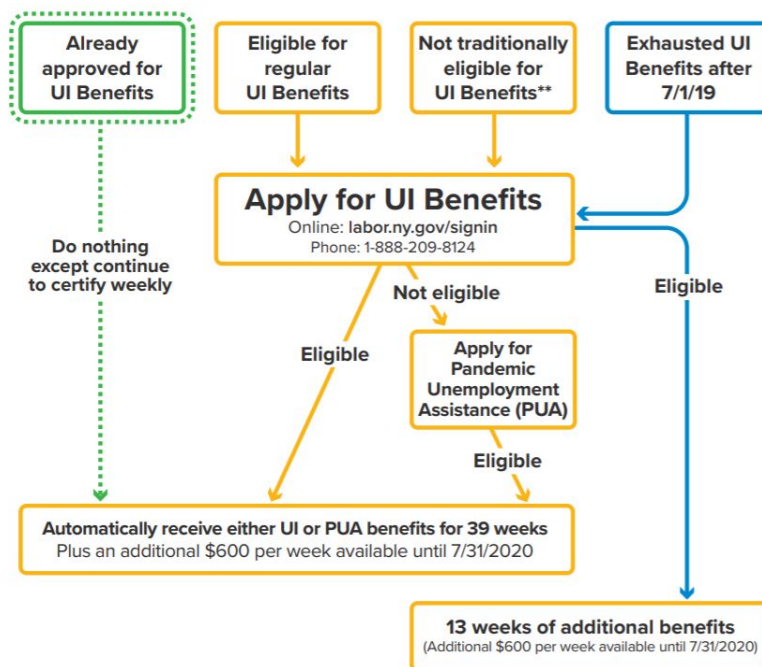
- **Apply online** -- it has been difficult for most people to reach someone by phone.
- Even if you do not think you qualify for benefits, you should apply.

### WHAT IS UNEMPLOYMENT INSURANCE (UI)?

[Unemployment Insurance](#) provides temporary cash benefits to people who have lost their jobs. If you worked in New York State within the last 18 months and lost your job through no fault of your own, you may qualify for UI. To qualify, you will need to meet certain requirements, including meeting [wage and time period minimums](#). If you qualify, you will receive a weekly payment based on your recent wages. In New York State, the maximum weekly benefit rate is \$504.

### I HEARD THE GOVERNMENT HAS CHANGED WHO QUALIFIES FOR BENEFITS. WHAT DOES THIS MEAN FOR ME?

Even if you do not think you qualify for benefits under the traditional UI program, the [CARES Act](#) might mean you do qualify. Apply no matter what!





## WHAT IS THE PANDEMIC UNEMPLOYMENT ASSISTANCE (PUA) PROGRAM?

PUA provides **up to 39 weeks of unemployment benefits** for individuals who do not qualify for regular UI benefits and are impacted by COVID-19. These benefits will help pay for weeks of **unemployment, partial employment, or inability to work** caused by COVID-19 related reasons.

- Unemployment benefits begin January 27 and are **retroactive** -- if you lost your job on or after January 27, you will receive benefits for all of the weeks since January 27
  - These benefits end on or before December 31
  - **Benefit period: January 26-December 31**
- You will also receive an additional \$600/week -- these payments begin April 5 and are also **retroactive**
  - The \$600 supplement payments will end July 31
  - **Benefit Period: April 5-July 31**

FAQs and additional information about the PUA program can be found [here](#).

## WHO QUALIFIES FOR PUA?

PUA provides benefits for eligible individuals who otherwise would not qualify for UI benefits and cannot work (see reasons below), including:

- Self-employed workers (i.e. small business owners)
  - [Guidance for self-employed workers](#)
  - Information about applying [here](#)
- Independent contractors (i.e. freelancers)
  - FAQ for freelancers [here](#)
  - Information about applying [here](#)
- Gig workers

Employed individuals may be eligible for PUA if they are unable to work for [coronavirus-related reasons](#), including:

- Are diagnosed COVID-19 or have COVID-19 symptoms and are seeking diagnosis
- Have a member of the household who is diagnosed with COVID-19
- Are providing care for a family or household member diagnosed with COVID-19
- Are the primary caregiver for a child whose school or care facility closed, due to COVID-19
- Are unable to reach their place of employment due to an imposed quarantine, or because advised by medical provider to self-quarantine, due to COVID-19
- Were scheduled to start new employment and cannot reach the workplace as direct result of COVID-19
- Became the major breadwinner because the head of household died from COVID-19
- Quit their job as a direct result of COVID-19 (**does not include quitting due to fears of COVID-19**)
- Had their place of employment closed as a direct result of COVID-19
- Meet any additional criteria specified by U.S. Secretary of Labor



## WHO DOESN'T QUALIFY FOR PUA?

- People with the ability to telework with pay
- People receiving paid sick leave or other paid leave benefits
- Workers without work authorization
- Employees who quit their job due to fear of getting COVID-19 but do not meet any of the qualifying reasons listed above (there are some exceptions)

\*To be eligible, individuals must demonstrate that they are otherwise able to work and available for work within the meaning of applicable state law.

## SELECT FAQs (more [here](#))

### **The application asks whether I am able to work, but I cannot work or stay at my job right now because of a [coronavirus-related reason](#). How should I answer this question?**

If you would otherwise be able to work, you should answer 'YES' in order to receive your benefits.

### **When will I find out if my application has been approved?**

It may take 2-3 weeks for the Department of Labor to make a decision and for you to begin receiving benefits. Benefits are retroactive -- you will receive benefits for the entire time since you became unemployed.

### **I submitted a claim but it says the status is pending. What do I do?**

You can check the status of your claim on the NY.gov website. If your claim is pending, don't do anything. Someone from the DOL will call you - **pay attention to your phone!** They may call you from a number that says "PRIVATE CALLER." If you miss the call, they will call you back.

Make sure you are checking your mail and email every day for any letters or questionnaires from the DOL. You should also login to your online account every day and check your inbox and dashboard every day for messages!

If your claim has been denied, check the Inbox in your NY.gov account for more information. If you see a message with a link to apply for PUA, click that link and complete the application. If there is no link in your mailbox, [apply to PUA online](#).

### **I know I need to certify my benefits every week. What if my application is still pending?**

Once you file a claim for unemployment benefits, you must certify your claim every week, including while your application is pending. More information about certifying benefits is below.

### **My employer has reduced my hours because of COVID-19. Am I eligible for Unemployment Insurance?**

It depends. If you work less than four days a week and earn \$504/week or less, you may be eligible to receive partial UI benefits. ([Source](#))



### **I am already receiving UI. What do I have to do to receive this additional \$600 per week?**

Nothing! The additional \$600 per week will be automatically added to all regular UI and PUA benefits and will not reduce any UI or PUA benefits. The \$600 benefit ends July 31, 2020.

### **I recently exhausted my 26 weeks of benefits. Am I still eligible for these 13 weeks of extended UI benefits?**

Yes. Anyone who exhausted UI benefits after July 1, 2019 is eligible to receive 13 additional weeks of benefits. They will also receive the additional \$600 per week during these 13 weeks until July 31, 2020.

### **Will I receive my unemployment benefits (UI) from the state and my \$600 check at the same time?**

It depends. You may receive two separate payments, but they are both retroactive. Benefits will be sent via direct deposit *or* as a debit card. Your first payment will likely be made 2-4 weeks from the time you file your claim.

### **Will the \$600 supplement affect my eligibility for other benefits?**

The federal supplement will not affect eligibility for Medicaid, the Essential Plan or Child Health Plus.

### **Is the \$600 considered taxable income?**

Yes, this payment is considered taxable income. If you choose to withhold taxes when you create your account online, you will likely see that your supplement payment is between \$510-540. All unemployment benefits are taxable, too. You can start or stop withholding taxes at any time by updating your account [online](#). If you decide not to withhold taxes on your weekly payments, you may owe taxes at the end of the year.

### **What if I don't qualify for UI or PUA?**

You may be eligible for public benefits (distributed by the Human Resources Administration, or HRA.) Click [here](#) to learn more about SNAP and Cash Assistance and how to apply. Click [here](#) for information about additional resources, including remote learning/activities for children, food access, and emotional support.

## **FILING FOR UNEMPLOYMENT**

### **When to apply**

If you are filing a new unemployment insurance claim, the day you should file is based on the first letter of your last name.

1. If your last name starts with A - F, file your claim on **Monday**
2. For last names starting with G - N, file your claim on **Tuesday**
3. For last names starting with O - Z, file your claim on **Wednesday**

**If you missed your filing day, you can file your claim Thursday-Sunday.**



## What you will need

- Your Social Security number
- Your driver license or Motor Vehicle ID card number (if you have either one)
- Your complete mailing address and zip code
- A phone number where they can reach you from 7:30am-8pm, Monday-Sunday
- Your Alien Registration card number (if you are not a U.S. Citizen and have a card)
- Names and addresses of all your employers for the last 18 months, including those in other states
- Your first and last date of employment
- Employer Registration Number (EIN) or Federal Employer Identification Number (FEIN) of your most recent employer. You can find the EIN or FEIN number on your W-2 Forms. You may also find it by Googling the company you work for (example: Google “Amy’s Bread EIN number”) or by contacting your employer.
- *Optional:* your bank account and routing number (for direct deposit)

## How to apply

- **First:** Log into your existing account OR create an NY.gov ID/ Account [here](#)
  - If you do not already have an account, click ‘Don’t have an account?’ and create one
- **Second:** Apply for benefits:
  - If you are filing a **new** unemployment insurance claim, apply online [here](#)
  - Step-by-step instructions for applying are [here](#)
- **Third:** Certify your benefits every week
  - Sign in [here](#) to make weekly certifications or to view your claim information
  - Follow [these instructions](#) to certify your weekly benefits
    - A helpful video is [here](#)!
    - If you have difficulty certifying benefits online, you can also certify by phone. Call 1-888-581-5812 (if you qualify for traditional UI) or 1-833-324-0366 (for PUA)
  - More information from the Department of Labor about certifying benefits is [here](#)
  - **Once you file a claim for unemployment benefits, you must certify your claim every week, including while your application is pending!**



## **I submitted my application. Now what do I do?**

Keep checking your online account. You should start certifying your claim every week on the Sunday after you apply, even if your application is pending. If the DOL has all the information they need, and if you are approved, you should start to receive payments within 2-4 weeks (but remember, you need to certify every week!).

If they need more information from you, you will receive a phone call within 72 hours from someone at the DOL confirming that you qualify for benefits. Pick up the phone! They may call you from a number that says "PRIVATE CALLER." If you miss the call, they will call you back.

## **What do I do once I start receiving benefits?**

You need to log into your online account every week to recertify for benefits. **If you do not recertify your benefits every week, you will stop receiving benefits.**

## **For more information about the process**

Click [here](#) or call: 1-888-209-8124

### **Filing hours:**

Monday - Friday: 8:00 AM to 7:30 PM

Saturday and Sunday: 7:30 AM to 8:00 PM

Information about applying for benefits in other languages can be found [here](#). Scroll to the middle of the page under 'Language Services.'

For a longer video tutorial from New York State Senator Liz Krueger (released May 5th, 2020) about UI and PUA, click [here](#). The powerpoint presented in the video is [here](#).

## **ABOUT HOT BREAD KITCHEN**

Hot Bread Kitchen is a nonprofit in New York City whose mission is to create economic opportunity through careers in food. Read more about Hot Bread Kitchen's COVID-19 relief efforts and access resources at [hotbreadkitchen.org/covid19](https://hotbreadkitchen.org/covid19).