



UNEMPLOYMENT COMPENSATION* In the Event of a Natural Disaster

If employment is lost or interrupted because of a federally declared disaster, your employees may qualify for unemployment benefits under the Disaster Unemployment Assistance (DUA) program. This support is administered at the state level, but funded at the federal level.

How do I know if my employees are eligible for DUA?

According to FEMA, applicants must meet one of the following conditions of unemployment or inability to perform services in self-employment as a direct result of the disaster:

- The individual has been out of work for one week.
- The individual is unable to reach their place of employment.
- The individual was scheduled to start work and the job no longer exists due to the major disaster, or the individual was unable to reach the job.
- The individual became the major support of the household because the head of the household died as a direct result of the disaster.
- The individual cannot work because of an injury caused as a direct result of the major disaster.
- The individual experiences a lack of work or loss of revenue when the employer (or the self-employed individual's business) lost a majority of income or revenue from an entity in the major disaster area that was damaged, destroyed, or closed by the federal, state or local government as a direct result of the major disaster.

How can we or our employees get information about unemployment benefits?*

North Carolina:

- General instructions for applying for UI benefits are here: [NC Instructions to Apply for UI Benefits](#)
- Additional information regarding DUA can be found here: [NC DUA FAQs](#)
- Specific instructions you can print, e-mail, or distribute to your employees can be found in a separate document on our website entitled **“Instructions to Apply For Unemployment If You Live Or Work In An Area In NC Affected By Hurricane Helene”**.
- The standard “waiting week” will not apply for DUA filings.
- An employee can file for themselves, or an employer can file using the “Attached Worker” claims process. A separate document in our toolkit entitled **“USING THE ATTACHED WORKER CLAIMS FILING PROCESS”** provides an overview of this process.

- The decision of whether or not paid accrued time-off (vacation, sick, PTO, or other forms of accrued paid leave) is paid out is the decision of the employer. When filing, any wages paid out must be reported in the week they are received. If you are paying out these PTO wages, doing so **before** beginning the filing process for DUA will help prevent delays in eligibility.

South Carolina: <https://mybenefits.dew.sc.gov>

Georgia: [GA UI and DUA for 30 Counties](#)

Virginia: <https://uidirect.vec.virginia.gov/CSS/CSSLogon.htm>

** Eligibility for unemployment benefits may differ from that to state. Factors such as waiting periods, requirements for PTO accrual payout, partial workweek availability and other monetary benefits, as well as areas covered by a “natural disaster” designation, can affect eligibility and benefits. Our information provides broad guidance. Contact your state unemployment officials via the state website or phone them for specific details.

Are my employees guaranteed eligibility for DUA?

No, there is no guarantee. According to FEMA, “Suffering a monetary loss due to damage of property or crops does not automatically entitle an individual to DUA. Applicants must follow the instructions in the public announcements and file for DUA based on the filing method used by the applicable unemployment insurance agency (i.e., in-person, mail, telephone or internet).”

If my employees have already exhausted their state UI benefits, or are not eligible for another reason (e.g. we are not the base period employer), could they still be eligible for DUA unemployment benefits?

Possibly. An individual who does not meet the eligibility requirements for state-provided unemployment compensation may be eligible for federal aid under the Disaster Unemployment Assistance program.

Eligibility can differ based on residential location, employment location, and other factors, but an employee who does not currently qualify for customary unemployment benefits is not automatically disqualified for DUA.

Should or can I apply for unemployment benefits as a courtesy to and on behalf of my employees?

It depends on the situation. These situations could impact your entire workforce, or only a portion of your workforce. In situations where an employee has the accessibility and means to file for themselves, weekly UI eligibility filing through their personal portal is recommended. In situations where an employee may have limited accessibility and means to file for themselves, (no power, internet, or phone service) an employer can elect to file on the employee’s behalf using the Attached Worker claims filing process. Weekly recertification by the employer, to include wages earned for any hours worked, is required to keep this process in effect.

TIP: To eliminate duplicate filing, you may want to reach out to an employee prior to filing on their behalf to confirm whether or not they have completed this process on their own.

How are unemployment benefit amounts calculated? What can an employee expect in benefit payments each week they have not worked at all, and what happens in those weeks they are able to work part time?

The information below provides a general guideline for determining benefit eligibility amounts. When reviewing this information keep in mind that being eligible to collect unemployment is not guaranteed and factors such as, but not limited to, [reported earnings by multiple employers, previous unemployment benefits that may have been collected, the reason the employer has no work, or has limited work, and the reason the employee is unable to work] can affect benefit eligibility and benefit amounts.

UI BENEFIT ELIGIBILITY INFORMATION								
BASE PERIOD - As of 10/6/24				Earnings Not Used in This Example	Weekly Benefit Information			
		UI Benefit Qtrs.			Qtr 3 - 2024	Weekly UI Amount	Weekly Amount You Can Earn Before It Affects Your Benefit	Weekly Hours Worked That Eliminate Your Eligibility*
Qtr 3- 2023	Qtr 4 - 2023	Qtr 1 - 2024	Qtr 2 - 2024					
*1	5,400.00	5,400.00	5,400.00	5,400.00	5,400.00	207.00	\$40.00	18
**2	11,077.00	11,077.00	11,077.00	11,077.00	11,077.00	350.00	\$70.00	15
***3	6,200.00	3,400.00	2,200.00	2,500.00	5,800.00	90.00	\$18.00	6
<p><i>An employee's UI benefit amount is determined by wages reported in the last two completed quarters of the base period, which is the first 4 of the last 5 completed quarters. The weekly benefit amount is computed by dividing the total wages in the last two quarters of the base period by 52. The minimum benefit amount is \$15.00; the maximum benefit amount is \$350.00.</i></p> <p><i>All reported earnings (which includes hourly wages, paid-out PTO, etc.) equal to or less than 20% of a claimant's weekly benefit amount will not reduce the amount of benefits paid. All reported earnings over 20% of the weekly benefit amount will reduce the benefit payment dollar for dollar. All reported earnings equal to or over the benefit amount will result in no benefits for that week.</i></p> <p><i>*Benefit eligibility is affected or eliminated based on earnings reported, not hours worked. The hours shown in this example that will eliminate benefit eligibility assume wages are earned and reported based on the hourly wage provided in each example.</i></p>								
*	Example 1: Reported earnings for an EE worked who worked 30 hours each week @\$15.00 per hour.							
**	Example 2: Reported earnings for an EE who is paid 48,000 annually. Using the formula for computation, the employee's benefit amount would be \$426.00, but the benefit maximum in NC is \$350.00.							
***	Example 3: Reported earnings for an EE who earns \$15.00 per hour and works a different number of hours weekly. Based on his school schedule in some cases he works 40+ hours, and in others he works far less.							

*The information provided here is for general informational purposes only and does not constitute legal advice or guaranteed claims handling from any federal government agency. Each case is fact specific. You should consult a qualified attorney or appropriate government agency for specific legal questions or concerns.