



COVID-19 ECONOMIC RESOURCES

Congressman Earl Blumenauer ■ Third District of Oregon ■ blumenauer.house.gov

Frequently Asked Questions on Pandemic Unemployment Assistance (PUA)

Who is eligible for Pandemic Unemployment Assistance under the CARES Act?

The CARES Act provides Pandemic Unemployment Assistance (PUA) for Oregonians not typically covered by regular Unemployment Insurance benefits. Those who are out of work due to COVID-19 and not eligible for any other unemployment insurance benefits will be eligible for PUA. To qualify, you must be:

- Out of work due to COVID-19, and
- Not eligible for any other unemployment benefits. This includes:
 - Self-employed, 1099 contract workers, and some gig workers (whose employers are not required to pay payroll taxes on their wages)
 - Employees whose wages are not reported for unemployment insurance, like some agricultural workers
 - Employees who have not earned enough wages or worked enough hours for regular unemployment benefits,
 - Employees who ran out of regular unemployment benefits, and are not eligible for another extension, and
 - People who were going to start work but could not, due to a COVID-19 situation.

How much can I get from PUA?

The minimum PUA benefit is \$205 per week. You could be eligible for an increased benefit amount between \$205 and \$648 per week. Your weekly benefit amount is 1.25 percent of your earnings over the last 12 months. It is net earnings (earnings minus expenses) for self-employed workers, but gross earnings (total earnings) for other employees. Your payment will be at least the minimum weekly benefit (\$205) and no more than the maximum weekly benefit (\$648) identified under PUA.

To get more than \$205 per week, you must have earned more than \$16,480 in the 2019 tax year. You have to provide proof of income for your most recently completed tax year (2019 for most people). See the [PUA Income Documentation Guide](#) to learn more about acceptable documentation.

You can use the [Pandemic Unemployment Assistance Benefit Calculator](#) (also called form 196PUA) to estimate how much you may be eligible to get.



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If you get PUA benefits, you will also get an extra \$600 per week because of the CARES Act. This extra \$600 per week is called [Federal Pandemic Unemployment Compensation](#) (FPUC). It is only available March 29, 2020 through July 25, 2020. This does not mean you will automatically get the extra \$600 for every one of those weeks. You will only get it for the weeks you are also eligible for PUA.

It can take at least six weeks for the Employment Department to process your PUA application. If your application is approved, they will send you \$205 (or more) per week in PUA benefits plus the extra \$600 per week for all the past weeks you were eligible. You may get several checks at once.

How long will PUA last? And is it retroactive?

PUA benefits may last for up to 39 weeks if you are eligible and out of work due to the COVID-19 pandemic. Possible eligible weeks begin on the week starting February 2, 2020, through the week ending December 26, 2020. This does not mean you will automatically receive PUA for every week from February through December. You still need to apply and file weekly claims, and be eligible.

Benefits are retroactive. In other words, you will get benefit payments or “back pay” for all past weeks you were eligible for, once your claim is processed. This means that you can get benefits all the way back to the week you first lost work (but not farther back than February 2, 2020), even if you didn’t apply for PUA until later. To get benefits for past weeks, just list on your initial claim all the weeks you have been affected, and how much (if anything) you earned for each of those weeks. When the Employment Department processes your PUA claim, you will get benefits for all eligible weeks. You will also retroactively get the extra \$600 per week in [FPUC](#) benefits for each week you were eligible for PUA (this only applies from March 29 through July 25). You may get several payments at once.

What documentation will I need to show my previous income?

If you are eligible for PUA, you will get the minimum amount of \$205 per week even without proof of income. However, you should still gather and keep your documentation in case your claim is audited.

If you want more than \$205 per week, you will need to send the Employment Department proof of your earnings (see [PUA Income Documentation Guide](#)) for your most recently completed tax year, such as:

Form 1065 AND K-1 or W-2

Form 1040 or 1040-RS AND Schedule C

Form 1120s AND K-1 or W-2



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To decide your benefit amount, the Employment Department needs to know your total earnings over the last 12 months. They count earnings from employment and self-employment. In order for them to make these calculations, you have to provide proof of your net earnings from your self-employment for your most recently completed tax year.

PUA claims are subject to audit, including random audits. During those audits the Employment Department may request proof of earnings from employment or self-employment. The Employment Department will accept various forms of proof during this process. They may also ask for proof of your qualifying situation.

Failing to provide accurate information on the self-certification will result in a denial of the current and future PUA benefits. You will be required to pay back any benefits paid, and you may face federal criminal prosecution.

Am I also eligible for the extra \$600 a week while on PUA?

If you are eligible for PUA, you are also eligible for the additional \$600 per week included in the CARES Act. The \$600 per week Federal Pandemic Unemployment Compensation (FPUC) benefits will automatically be paid to you in a separate payment. If you are not eligible for PUA in a particular week, you will not receive the \$600 FPUC payment for that week either. FPUC is potentially payable for the weeks March 29, 2020, through July 25, 2020.