

# Disaster Unemployment Assistance (DUA) Overview

The federal Disaster Unemployment Assistance (DUA) program provides temporary benefits to individuals whose employment or self-employment was lost or interrupted as a **direct result of a Presidentially-declared major disaster**.

A major disaster may include any natural catastrophe or disaster, including, but not limited to:

hurricanes	earthquakes	tornadoes
floods	explosions	natural gas leaks

A Presidential declaration is made when it is determined that government assistance is needed for communities and individuals affected by a disaster.

The Maryland Division of Unemployment Insurance (DUI) will publicly announce when DUA is available in Maryland.

Eligible individuals can receive up to 26 weeks of DUA benefits. Visit [MDunemployment.com](http://MDunemployment.com) to check for public announcements of DUA availability.

## Eligibility Requirements

DUA is available to an unemployed worker or self-employed individual who:

1. lived, worked, or was scheduled to work in the disaster area at the time of the disaster

- and -

2. as a direct result of the disaster, either:

- has been unemployed for at least one week since the date the disaster began
- is unable to reach the individual's place of employment
- was scheduled to start work and the job no longer exists
- became the major financial supporter because the head of the household died as a direct result of the disaster
- cannot work because of an injury caused as a direct result of the disaster

## Qualifications

To qualify for DUA, individuals must also:

- Provide proof of identity
- Apply for DUA within 30 days of the public announcement that DUA is available
- Be a U.S. citizen or have authorization to work in the United States
- Be ineligible for Regular Unemployment Insurance (UI) benefits
- Be unemployed or partially unemployed as a direct result of the major disaster
- Be able and available for work, unless injured as a direct result of the disaster
- Have not refused an offer of employment in a suitable position

## Required Documentation

Applicants must provide proof of employment, self-employment, or work that was scheduled to begin on/after the date of the disaster. For example, proof may include income tax returns or bank statements.

## DUA Benefit Information

- The weekly benefit amount (WBA), or the amount of benefits a claimant may be entitled to each week, is based on an individual's gross wages.
- If the individual is self-employed, the WBA is based on the individual's net earnings from self-employment.
- In Maryland, the maximum weekly DUA benefit amount is \$430, which is the same as the state's Regular UI weekly benefit amount. For DUA, the minimum weekly benefit amount is half (50%) of the average benefit amount.
- DUA benefits are subject to federal income tax.

## Additional Disaster Resources

- FEMA Get Assistance After a Disaster: [fema.gov/assistance/individual#](https://www.fema.gov/assistance/individual#)
- Local Disaster Relief: [disasterassistance.gov/](https://www.disasterassistance.gov/)
- U.S. Small Business Assistance: [sba.gov/funding-programs/disaster-assistance](https://www.sba.gov/funding-programs/disaster-assistance)
- Apply for Assistance: [fema.gov/assistance/individual/program#apply](https://www.fema.gov/assistance/individual/program#apply)