

Pandemic Unemployment Assistance Program Overview

The CARES Act expanded eligibility for Unemployment Insurance benefits specifically for independent contractors, so real estate licensees would be able to receive benefits via the new Pandemic Unemployment Assistance (PUA) program if they are unemployed as a result of the COVID-19 pandemic. Any business owner, independent contractor, gig worker, or person in a similar position will be eligible to apply for and receive a weekly benefit. Job Service North Dakota is administering this program. Independent contractors will apply online at <https://www.jobsnd.com/pandemic-unemployment-assistance-pua>

After clicking on the link above, there are a series of links on the page. Applicants who are applying as independent contractors will be filling out the information on each of the first three links:

1. [Pandemic Unemployment Assistance Initial Application](#)
2. [Pandemic Unemployment Assistance Statement of Employment and Wage](#)
3. [Supplement to Application for Pandemic Unemployment Assistance for Self-Employed](#)

Applicants will need to provide information about their self-employment, certify that they are unemployed due to COVID-19, and provide copies of their tax 2019 return. There is a secure link to upload the information to the website. The length of time that an individual will be able to receive benefits via the Pandemic Unemployment Assistance program is 39 weeks and the amount of their weekly benefit will be based on their tax information, ranging between \$43 and \$618 per week. The average amount individuals receive in North Dakota is \$461 per week. There is a benefit estimator on the website that will assist in understanding the amount you may receive. It requires you to enter your quarterly income from 2019. That estimator can be found at <https://www.jobsnd.com/unemployment-individuals/resources-unemployment-individuals>. Between now and July 31, the individuals will also receive an additional \$600 per week based upon the CARES Act.

Examples of acceptable documents self-employed individuals may submit to show proof of employment and earnings –

- Federal or state income tax returns for the 2019 calendar year
- Business financial statements/records
- Recent records connected to the business such as a phone or utility bill, current business license or rental agreement for your place of business.

- Affidavits from individuals having knowledge of the business, or other evidence (trip tickets, crop elevator receipts/credits), to verify you are self- employed.
- Self-employed individuals should include a copy of Schedule C, F, SE or K with your Form 1040 to determine your monetary eligibility.

Wait - there's more . . .Certification and reporting requirements

You must complete weekly certifications to receive benefits

- Once your claim has been filed, you will receive a PUA Monetary Determination that contains your weekly benefit amount
- You must file a weekly certification for each week you want to receive payment from the PUA program.
- You have a maximum 13 days after the Saturday of the week you wish to receive benefits to complete your certification. Failure to certify within the 13-day period may result in your being ineligible for benefits for the week.
- If you are self- employed and receive income for services performed, you must report your gross income in the week in which you receive the pay even though you may have performed the service before the disaster began.

A couple of additional items: 1) if you receive PUA funds, they are subject to federal withholding taxes, and 2) the PUA funds are not first come first served as are the SBA funds for small businesses.

Please check the websites and social media accounts as they are updated regularly. Resources can be found at www.jobsnd.com, and the Job Service Facebook page as well as <https://ndresponse.gov/covid-19-resources/covid-19-business-and-employer-resources>,.