

# Pandemic Unemployment Assistance (PUA)

## What is PUA?

Pandemic Unemployment Assistance (PUA) is a program established by the CARES Act that temporarily expands unemployment insurance eligibility to 1099 self-employed workers, freelancers, independent contractors, and part-time W-2'd workers impacted by the coronavirus pandemic in 2020. The event and conference industry has experienced reduced hours, wages or lost work altogether as a result of the COVID-19 pandemic. Due to these unique circumstances, some of the requirements for filing and receiving unemployment have changed and benefits traditionally unavailable for gig and self-employed workers are now accessible.

## Pandemic Unemployment Assistance Overview

The PUA program is made up of three elements:

1. Benefits for individuals traditionally not eligible for unemployment benefits
2. Individuals who have exhausted traditional unemployment benefits
3. Individuals who cannot telework and are unable to work due to shelter-in-place measures

## Available Funding Overview

1. Funding is available retroactively dating back to February 2, 2020 through the end of December 2020
2. An additional \$600 per week is available for claims dating between March 29th and July 25<sup>th</sup> regardless of the amount of your underlying benefit
3. Traditional unemployment covers 27 weeks of benefits. The PUA program tacks on an additional 12 weeks of benefits (39 weeks total).



## Who is eligible to apply?

To qualify for benefits you must:

- Be unemployed or have lost paid working hours through no fault of your own
- Be able, available and actively seeking work
- Have earned \$2,500 during your base period

To apply, you must demonstrate that you are experiencing a partial income loss and/or that you are working less than full time (32 hours per week). For more information on who is eligible to apply, [visit this website](#).



## When will I be able to apply?

**PUA is a federally run program orchestrated by the states.**

Colorado is currently working off of guidelines received in April and is open for all applications. Announcements will be made via press release and on the [Colorado Department of Labor and Employment \(CDLE\) website](#).

## What else should I know?

### How long after I file will I start receiving my money?

Once you have filed your claim, you will start receiving PUA within 7-14 days. **Additionally**, you will need to file on a weekly basis in arrears and will receive funds via direct deposit or debit card (your choice) a few days after each weekly filing date.

### How much money should I expect to receive?

Unemployment benefits are calculated based on income from the previous 12-month period (base period). You will also automatically receive a flat \$600 each week on top of this amount between March 27th and July 31st. You do not need to specifically apply for the additional \$600 per week. [Click here for CDLE benefit calculator.](#)

### What if I lost a lot but not all of my income?

Applicants with partial income loss are eligible. If you are working fewer than 32 hours a week and earning less than the weekly amount that unemployment benefits pay (approximately 55 percent of your average wage over a 12-month time period), you may receive unemployment benefits. You will verify that you are only receiving part of your income through attestation when applying.

### Will these additional funds affect my Medicaid eligibility and eligibility for other benefits programs?

If by participating in PUA your income now exceeds the income threshold to qualify for other benefits programs, it may. Contact your benefits administrator for further information.

### I already applied for unemployment benefits. Do I need to reapply for PUA?

No. If you have an active application in the system it will automatically be directed to PUA if you are eligible for those benefits. The only time you would need to reapply is if you have already received communication from the UI Division that your claims has been deemed ineligible.

### If I only included W2 information when I initially applied, how do I add 1099 information for 1099 contracts?

You must exhaust your W2 benefits over 39 weeks, prior applying for PUA with your 1099 income.

### How do I determine whether I should apply for PUA or the Paycheck Protection Program (PPP)?

Sole proprietors are not able to “double-dip” or receive funds from both the PUA and the PPP. Instead, it is suggested that you use this calculator to determine which program is most beneficial for your situation. [Use this “estimator”](#) to calculate your unemployment benefits and be sure to add a flat \$600 to each week of unemployment between March 29th and July 25th. [This document](#) will help you to determine and compare what you are qualified to receive as part of the PPP program.

### What supporting documentation will I need to document losses?

1. Tax documents from 2018 and what you have prepared for 2019 to verify income (such as 1099s)
2. Paystubs from the past 12 months
3. Attest when losses started
  - Any emails or other documentation stating lost or canceled work is good to have on hand, though you will not need to upload this during the initial application.

### Can I claim for previous weeks in which I was unemployed?

Yes, you will be paid retroactively for income lost due to COVID-19. The base pay will date back to February 1<sup>st</sup>, 2020 and is available through the end of 2020. The additional \$600 per week will be dated back to March 29 and will be available through the end of July 25<sup>th</sup>, 2020.

### **Are unemployment funds taxable?**

Yes, these funds will be taxed as income.

### **What about the ‘able and available’ and ‘actively seeking work’ requirements?**

1. Able and available to work takes on new meaning during a pandemic. CDLE has relaxed constraints on this as applicants may not physically be able to travel due to COVID-19 shelter-in-place orders.
2. While some industries are hiring, the current labor demand is not equal to the supply due to COVID-19. This requirement is relaxed during these unique times, however, applicants are still required to register for the [state job bank](#).

### **Once I apply for PUA, will I continue to receive a check each week?**

Applicants will be required to file every week and state that they are not able to generate income, though available they are still under a shelter-in-place order, and they have registered for the [state job bank](#).

### **What if I am both a W2 and 1099 worker?**

When you file, you will need to file on your W2 income first and exhaust this over the 39 weeks.

### **Are furloughed workers eligible for benefits?**

Yes.

### **What about seasonal workers?**

Yes, when you apply the system will calculate your benefit based on the past 12 months of income.

### **I just received a grant, does this affect my unemployment status?**

The system will take into account any generated income, so if the grant goes towards income then yes, it will be factored into your unemployment benefit for that week.

### **What about my tips and commissions? Should these be included in my application?**

Yes, all forms of compensation or revenue should be included.

### **Can I apply for future losses?**

No, PUA is a retroactive system meaning that you can only apply for funds previously lost. You must file weekly to document loss of funds and you can apply for the previous week's losses starting on Sunday.

### **I applied through the website but I have yet to receive my PIN.**

The system is currently set up to automatically distribute PINs through the USPS, however, CDLE is shifting to electronic delivery. To ensure that you receive your PIN electronically (faster), include your email address as part of your application and opt-in for electronic communication.

Additionally, CDLE has added a button to “request a new PIN” on their website ([click and scroll down](#)). If you have yet to receive your PIN you are encouraged to utilize this function.

### **I filed online, how do I know if my application was submitted?**

If you receive a confirmation that your application was successfully submitted, you are good to go. If you did not receive this confirmation, submit again.

### **I recently graduated and had only been working for a few months before COVID-19. I am currently unemployed, can I apply?**

Yes, you are most likely eligible for the lowest benefit amount plus the \$600 flat rate. You are encouraged to apply even with a limited work history.

### What if my application is denied?

There is an appeals process for any benefits awarded or denied.

### I still have questions, where should I go?

CDLE is working on increasing the capacity of its call center.

#### W2s only:

You can call them at 303.813.2800 or 888.550.2800 (for those outside the Denver-metro area)

#### 1099s only:

You can call 303.536.5615

However, you will most likely find it challenging to get through at the current time. CDLE encourages you to visit their [website](#), which will have answers to general questions.

Additionally, CDLE suggests reaching out to your local workforce center. You can find your local workforce center [here](#). These organizations are great resources and offer many virtual services.

For a quick look at COVID-19 pandemic scenarios and benefits available [click here](#). Note: Pandemic Unemployment applications are open, disregard "coming soon" statement on website.

## ADDITIONAL RESOURCES AND ASSISTANCE

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**COVID-19 Small Business [Alternative Funding Resources List](#)**

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**CO SBDC COVID-19 [Small Business Response Resources](#)**

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**Small Business COVID-19 Disaster Response Hotline, open M-F 8AM-5PM: (303) 860-5581 \*Get answers to your questions about applying for funding**

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**[Colorado Creative Industries resources](#) to support the arts**

For more Information visit [choosecolorado.com/covid19/](https://choosecolorado.com/covid19/)  
Small Business Navigator Hotline: (303) 860-5881 | Hours: Monday - Friday, 8:00 a.m. - 5:00 p.m.  
Email: [oedit\\_sbnavigator@state.co.us](mailto:oedit_sbnavigator@state.co.us)