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Unemployment Benefits for Self-Employed, Gig Workers, Nonprofits and Others Now Available. Here's What You Need to Know.

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The Pandemic Unemployment Assistance (PUA) and Pandemic Emergency Unemployment Compensation (PEUC) started implementation on Monday, the V.I. Department of Labor has announced.

The PUA program provides unemployment assistance to those not ordinarily eligible for them. This includes self-employed individuals, gig workers, 1099 independent contractors, taxi drivers, employees of churches, employees of non-profits, or those with limited work history who do not qualify for our regular unemployment benefits program, according to the department.

During a phone interview with the Consortium Tuesday, Labor Commissioner Gary Molloy explained the process and how benefit seekers could speed up their approval. He said implementation took this long because the system had to be programmed to process the new payments. States on the mainland [have faced similar problems](#).

The first step is to apply for regular unemployment, even if you know you're not eligible. Go [here](#) or call 877-374-0356 to apply. Once you've applied, D.O.L. will respond with a denial of approval for regular unemployment benefits, and include with the denial letter an application form for the PUA, which funds gig workers, self-employed and other categories mentioned earlier.

Once you've completed the PUA application, send it to the Labor Department via a drop-off box at the department or through email. Upon receipt, D.O.L. then responds with a "determination letter" via regular mail or email, depending on how the applicant applied, which must be signed by the applicant and returned to the Dept. of Labor for the PUA benefits to activate, Mr. Molloy said.

When asked about the length of time the entire process takes from start of application to start of payments, Mr. Molloy said, "The easy answer would be two weeks, but I've seen individuals who applied since April and haven't gotten anything because they haven't uploaded their personal identifiable information."

On the other hand, the commissioner said some applicants have already received their determination letter because they completed the application process thoroughly, which Mr. Molloy said is a critical part of ascertaining swift approval.

"The system is ready to start launching those claims," he said. "We're getting out those letters. They [claimants] should be starting to see checks by Saturday once information is sent in."

Upon completion of the entire process, weekly payments will start with the minimum being \$193 and the maximum \$385, Mr. Molloy said. For claimants to be eligible for the maximum payment, additional information — contract labor wages or other self-employment earnings, for example — must be submitted on the PUA form within 21 days. A claimant's amount can be increased or decreased after 21 days as well, the labor department said. To continue receiving any benefit, a claimant must continue to certify being affected by at least one of the 10 COVID-19 related reasons seen on the application.

If a claimant receives at least one dollar in PUA benefits, they will be eligible for the weekly \$600 supplement or Federal Pandemic Unemployment Compensation (FPUC) that will be retroactively paid from the implemented date of April 4, 2020.

Acceptable Proof of Wages/Income Used for PUA Claims:

- Proof of wages/income for the most recently completed Tax Year January 1, 2019, to December 31, 2019.
- Employees or 1099 independent contractors can send copies of pay stubs, earnings statements, IRS Form W-2 or IRS Form 1099 and federal income tax Form 1040 and Schedule C, F, or SE
- The self-employed can send IRS Form 1040 and a copy of Schedule 1, 2, C, F, or SE tax return.
- Individuals who have already filed a claim with the VIDOL and have been determined not eligible for regular unemployment benefits but may be potentially eligible to receive benefits under the PUA program, do not have to refile a claim. These individuals will be

identified and will receive notification by mail to include the paper PUA application to be completed and returned via dropbox or mail.

PUA benefits like regular unemployment benefits are taxable. D.O.L. recommends a claimant opt to have the taxes deducted before receiving benefits, to avoid a large tax liability at the end of their benefit period.

"All statements to unemployment must be truthful, if a claimant provides false or misleading information, they may be determined to have committed fraud. This may lead to a person becoming permanently ineligible for benefits," the department said.

The Pandemic Emergency Unemployment Compensation (PEUC) will provide an additional 13 weeks of benefits, to individuals who have exhausted or ended regular unemployment compensation back to July 1, 2019, are potentially eligible. Therefore, if you have exhausted your benefits from July 1, 2019, forward you should submit an on-line application. Individuals who have already filed a claim are going to receive a determination letter to communicate which program they may qualify for.

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