

A Guide to Disaster Unemployment Assistance Benefits



This guide provides important information about receiving Disaster Unemployment Assistance (DUA) benefits in Maryland.

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1. What is Disaster Unemployment Assistance (DUA)?

DUA is an unemployment insurance (UI) program for individuals whose employment or self-employment was **lost or interrupted** as a direct result of a major disaster (that resulted in a **presidential declaration** of a disaster).

- **Major Disaster** - For DUA purposes, a major disaster is any natural catastrophe or other disaster (e.g., hurricane, tornado, flood, explosion, gas leak, etc.) that results in a presidential disaster declaration.

2. How Does DUA Operate?

The president may declare a major disaster (by issuing a presidential disaster declaration) following a request from a state governor or tribal governor/chief. The declaration authorizes DUA and defines the areas affected by the disaster.

DUA benefits are funded by the Federal Emergency Management Agency (FEMA). However, **state UI agencies** administer DUA.

3. How will I Know When DUA is Available?

When DUA is available, the affected state will make a public announcement, (including the areas affected by the disaster and when DUA benefits are payable). In Maryland, information will be posted at MDunemployment.com.

4. What is the Disaster Assistance Period (DAP)?

DUA benefits may only be paid for weeks of unemployment that occurred within the DAP. The DAP begins the Sunday after the major disaster started and continues for up to 26 weeks after the presidential disaster declaration.

NOTE: The DAP can be more than 26 weeks if it is extended by legislation or the disaster declaration is delayed.

5. Who Qualifies for DUA?

To qualify for DUA, one of the **following circumstances** must apply to you:

- you have had **at least one week of unemployment** (or loss of self-employment) since the major disaster began;
- you are **unable to reach** your place of employment or self-employment (place where self-employment services are performed) due to the disaster;
- you were **scheduled to begin employment or self-employment**, but are prevented from doing so due to the disaster (job no longer exists, unable to reach area, etc.);
- you became the **major financial supporter** for the household because the head of the household died (as a direct result of the disaster); or,

- you cannot work or perform self-employment services **because of an injury** caused as a direct result of the disaster.

A DUA claim may be filed on behalf of an individual who **died or became incapacitated** as a direct result of the disaster. To qualify:

- the person filing the DUA claim must be an **authorized legal representative** of the incapacitated or deceased individual (under the laws of the state);
- the death or incapacity must have occurred as a **direct result of the disaster**;
- **sufficient documentation** must be provided to determine if the deceased or incapacitated individual was employed and the head of the household;
- **evidence** of the deceased or incapacitated individual's **employment** (at the time of the disaster) must be provided.

6. What are the Eligibility Requirements for DUA?

You may be eligible for DUA if you meet the following **requirements**:

- your **employment/self-employment was lost or interrupted** as a direct result of a major disaster (and is in the major disaster area);
- you are **not eligible for regular UI** benefits;
- you are **able and available for work** (unless you were injured as a direct result of the disaster);
- you **applied for DUA on time** (within 60 days of the public announcement that DUA is available); and,
- you have **not refused an offer of employment** for a suitable position.

NOTE: To be eligible for DUA, the employment/self-employment impacted by the disaster must be your principal source of income. If you have multiple income streams, the state agency will determine whether you are eligible.

7. What Information Do I Need to Apply for DUA?

To apply for DUA, you must provide:

- your **Social Security number, employment history** (for the last 18 months), and any other **required information**. For more, see the [How to Apply for and Collect Benefits](#) page.
- **citizenship information**. You must be a U.S. citizen, U.S. national, or a qualified alien to be eligible for DUA;

- the **FEMA Disaster Declaration Number** for the major disaster that resulted in your unemployment/loss of self-employment;
- the **reason** you are unemployed/no longer self-employed;
- **employment/self-employment information** (include your employer's name and address; income; first/last day of employment/self-employment; or the date you were scheduled to begin employment/self-employment).
- **proof** of employment, self-employment, or work that was to begin on/after the date of the disaster. See #9 below for details.

NOTE: You may be asked for additional information when you file an initial claim (information about child support, whether you want taxes withheld from your benefits, etc.).

- If you do not give accurate information, you may be determined to have committed UI fraud (see the [Audits and Overpayments FAQs](#)).

8. What Can I Use as Proof of Employment/Self-Employment?

To show **proof of employment** and/or wages, you can submit:

- pay stub(s) or earning statements;
- state/federal income tax returns (to show proof of wages);
- employer name, address, and phone number; and/or,
- a letter/response from your employer/future employer which may include an earning statement;
 - This letter may include the name and address of your employer/future employer, the position's start date, the hours of the job, duration of the job, and the reason you did not start work.

You may be asked to submit names and addresses of two people who can attest to the reason you are unemployed.

To show **proof of self-employment** and/or income, you can submit:

- property titles or deeds for the place of business;
- federal or state income tax returns for the most recent completed tax year (to show proof of income);
- rental agreement/letter from a property owner showing the most recent occupancy dates or a scheduled occupancy date for a property you planned to use for your business (at the time of the disaster);
- state tax registration, recent sales tax return, phone and utility or insurance bill(s); and/or,

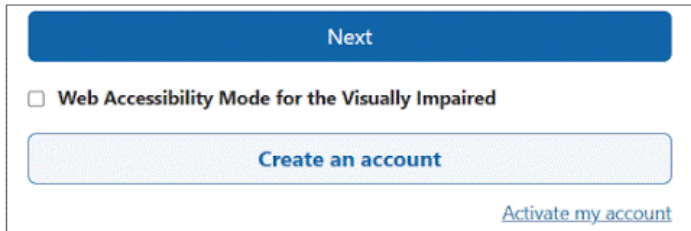
- business records or other evidence to verify that you were self-employed.

Proof of Employment/Self-Employment: If you **do not provide proof** of employment or self-employment when you file your initial claim, you will have **21 calendar days** (from the day you file the initial claim) to provide this documentation. USDOL can extend the 21-day deadline.

9. How Do I Apply for DUA?

If DUA is available in Maryland, you can apply (filing an initial claim) online or by calling **667-207-6520** (8:00 a.m. to 4:00 p.m., Monday to Friday).

- To apply online, go to the [Maryland Unemployment Insurance Portal \(BEACON\)](#) landing page. Select the Create an account button and follow the prompts.



NOTE: If you have filed for Maryland unemployment insurance benefits before, activate an account (select the Activate my account link on the landing page and follow the prompts).

You must apply for DUA within **60 days** of the announcement that DUA is available.

- An application may be accepted after 60 days if the Division determines you had good cause to file late. In some situations, a state can extend the deadline (with federal approval).

After you file an initial claim, the Division will:

- determine whether you are eligible for regular UI benefits (you must be **ineligible for regular UI** to qualify for DUA); and,
- send you a **benefit determination** (via preferred communication method and in the [Maryland Unemployment Insurance Portal \(BEACON\)](#)), which includes your eligibility for benefits and weekly benefit amount.

10. I Applied for DUA. What Must I Do to be Eligible for Benefits?

After you apply, you must meet the requirements below to receive DUA:

- **be able and available for work;**

You may be exempt from this requirement if: 1. you are unable to work because of an injury caused as a direct result of the disaster (you must provide documentation); 2. you were self-employed and are engaged in activities to resume self-employment; or, 3. you are enrolled in state-approved training.

- **accept any offer of suitable work;**

- Employment in a temporary job designed to help the community recover from the disaster (clean-up activities, etc.) is not suitable work. You may be eligible for DUA after the temporary job ends.

- **file timely weekly claim certifications** (for details, see the [Completing Your Weekly Certification](#) webpage);

- **report all payments** you have/will receive on your weekly claim certification (earnings from employment or self-employment, commission, and/or the first payment from a pension you did not already report).

- If you receive certain payments (severance, vacation, holiday, bonus, back pay or damages, or other special payments) after filing an initial claim, report it by calling a claims agent at 667-207-6520.

NOTE: You will be disqualified from DUA if you become reemployed or self-employed and your earnings exceed the weekly benefit amount.

11. How Much am I Eligible to Receive in DUA Benefits?

Your weekly benefit amount (WBA) for DUA is based on your statement of employment and wages or self-employment income, state records, or documents submitted when you applied for DUA.

- If **you are an employee** - your WBA is based on the gross wages you earned in the most recent, completed tax year (for DUA purposes, this is the tax year which ended before the major disaster occurred).
- If **you are self-employed** - your WBA is based on the net income you earned in the most recent, completed tax year.

The **maximum DUA WBA** is the same as the state's maximum WBA (\$430 in Maryland). The **minimum DUA WBA** is half of the state's average WBA. For 2025, the average Maryland WBA was \$392 and the **minimum was \$197**. The minimum DUA WBA may change each year.

12. How Will My DUA Benefits Be Paid?

In Maryland, claimants receive benefits via direct deposit or a check sent by mail. You will choose your payment method when you file an initial claim. If you choose direct deposit, you will be required to enter and, in some cases, verify your bank account information (through a micro deposit process) in the [Maryland Unemployment Insurance Portal \(BEACON\)](#).

You can change your payment method after you are determined eligible for UI benefits (see [Claimants: Instructions for Using the Maryland Unemployment Insurance Portal \(BEACON\)](#)).

13. Can My DUA WBA be Reduced in Some Circumstances?

Yes. Your weekly DUA payment **may be reduced** due to payments from:

- benefits or insurance for loss of wages due to illness or disability;
- a supplemental unemployment benefit through a collective bargaining agreement (union contract);
- private income protection insurance;
- workers' compensation (paid to an individual who became the major financial supporter because the head of the household died as a direct result of the major disaster);
- pension or annuity payments (under a public/private retirement plan or system). These payments are reduced in the same way that they would be reduced from regular UI benefits. Deductions are prorated, if necessary;
- primary benefits under [Title II of the Social Security Act \(Social Security retirement, survivors, or disability insurance benefits\)](#); and/or,
- employment or self-employment earnings.

14. Can I be Disqualified from Receiving DUA Benefits?

You will be disqualified from receiving DUA benefits if you:

- become reemployed and your earnings exceed the WBA;
- refuse to accept suitable employment or a referral to suitable employment without good cause;
- are not able to work (unless you are unable to work due to injury caused as direct result of the disaster);
- are not available for work (unless the reason you are not available is due to preparations to resume self-employment); or,

- are no longer unemployed as a direct result of the disaster.

15. Are DUA Benefits Taxable?

DUA benefits are **taxable**. When you apply, you can choose whether to have federal and/or state income tax withheld from your benefits.

Claimants who receive UI benefits are sent a 1099-G tax form to file income taxes. For more, see the [1099-G Income Tax Form](#) webpage.

16. How Do I File an Appeal?

If you are determined to be ineligible for DUA benefits, you may appeal the determination (the determination will include instructions). There are **two levels of DUA appeals**; the state lower authority appeal and the USDOL regional administrator.

- **State Appeal** - After you receive a **determination** for DUA, you have **60 days** (from the date the determination was issued) to file an appeal with the state (in this case, Maryland's [Lower Appeals Division](#)). The Lower Appeals Division has 30 days to issue a decision.

NOTE: The Division will accept an appeal after the deadline if the claimant has good cause to file late (determined on an individual basis).

- **USDOL Appeal** - If you disagree with the decision issued by the lower appeals unit, you may appeal to the **USDOL regional administrator within 15 days** (after the issuance or mailing of the decision).

The administrator will **mail the decision** either:

- **45 days** from the date the second appeal was received; or,
- **90 days** from the date the claimant's original appeal was received by the state agency (whichever date is earlier).

17. What Should I Do if I am Overpaid DUA Benefits?

An overpayment occurs when an individual receives a benefit payment(s) to which they are not entitled. If you were overpaid, you will receive a **Benefit Overpayment Determination** notice (via your preferred communication method and in BEACON) with: the overpayment reason; amount owed; appeal information; etc.

DUA **overpayments** can occur for [several reasons](#), such as:

- your wages were incorrect when the initial claim was filed;
- you did not notify the agency that you returned to full-time work (employment or self-employment);

- you did not accurately report earnings and hours worked (in employment or self-employment);
- you are found to have falsified information to receive/increase UI benefits;
- you are found to have falsified information to receive/increase UI benefits;
- an appeal decision reversed eligibility; and/or,
- agency error.

NOTE: Overpaid DUA benefits are **not eligible** for an overpayment **waiver**. In Maryland, you can repay your overpaid benefits at one time or enroll in a payment plan.

You may **repay your overpayment** via:

- [Maryland Unemployment Insurance Portal \(BEACON\)](#);
- **check or money order** made payable to Maryland Department of Labor. (Mail to: P.O. Box 1931, Baltimore, MD 21203.

NOTE: Overpayments are final after the opportunity for a hearing has passed.

For more, see the [Audits and Overpayments FAQs](#).

18. What Agency Resources Can I Use to Help Find a New Job?

[Division of Workforce Development and Adult Learning \(DWDAL\)](#) - The Maryland DWDAL offers services for jobseekers and employers, including assistance with apprenticeships and career development, reemployment programs (for seniors, youth, agricultural workers), etc. DWDAL oversees:

- [American Job Centers \(AJC\)](#) - Maryland AJCs offer employment, training, and business services for jobseekers, including workshops, employment guidance, referrals to training programs, etc.
- [Maryland Workforce Exchange \(MWE\)](#) - MWE is an online job and career services system with resources including: career exploration tools; job listings; résumé assistance; training/education information, etc.

You can also use the [MWEJOBS mobile app](#) (download from [iOS App Store](#) or [Google Play Store](#)) to search and apply for jobs.

19. How Do I Contact the Division?

To reach the Division, call:

- **667-207-6520** (8:00 a.m. to 4:00 p.m., Monday to Friday);

- **Maryland Relay** (dial **711**). This service allows individuals with certain disabilities (deafness, DeafBlindness, hearing loss, difficulty speaking, limited mobility, etc.) to communicate using a standard telephone.

For more, see the [Contact Us](#) webpage. To learn more about UI in Maryland, see MDunemployment.com.