



# Quick Guide to Iowa Unemployment Insurance Benefits

*\*including COVID-19 Pandemic  
Updates*

***January 5, 2021***

**IOWA**

Labor Center



# About This Resource

This guide provides Iowa workers and their advocates a practical overview of Iowa's standard unemployment insurance benefits program, as well as various temporary federal unemployment programs established in response to the COVID-19 pandemic.

This guide was created as a public service to help Iowans navigate the unemployment system. Laws and policies regarding unemployment have changed quickly during the COVID-19 pandemic, and we have made every effort to include accurate information as of the date noted on the cover. This guide is not intended to serve as legal advice. If you need legal assistance, you should contact an attorney.



In developing this guide, we are grateful to have benefited from existing materials produced by [Iowa Workforce Development](#), [Iowa Legal Aid](#), and the [National Employment Law Project](#).

Acronyms and abbreviations are used throughout this resource. So, to make it a little easier to follow, we have included the glossary below. If you get tripped up by an acronym or abbreviation as you read this guide, please come back here to identify what we are talking about.

## GLOSSARY

ALJ	Administrative Law Judge
DUA	Disaster Unemployment Assistance
EAB	Employment Appeals Board
EB	Extended Benefits
FPUC	Federal Pandemic Unemployment Compensation
IWD	Iowa Workforce Development
LWA	Lost Wages Assistance
MEUC	Mixed Earners Unemployment Compensation
PEUC	Pandemic Emergency Unemployment Compensation
PPE	Personal Protective Equipment
PUA	Pandemic Unemployment Assistance
STC	Short Term Compensation
TAA	Trade Adjustment Assistance
TRA	Trade Readjustment Allowance
UCFE	Unemployment Compensation for Federal Employees
UCX	Unemployment Compensation for Ex-Servicemembers
UI	Unemployment Insurance
VSW	Voluntary Shared Work Program
WBA	Weekly Benefit Amount

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# Intro to Iowa's Unemployment Insurance Program (UI)

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The Social Security Act, enacted in 1935 as part of the New Deal, requires states to adopt unemployment insurance laws. The Iowa Employment Security Act is similar to many other states' laws, although each state's laws are slightly different. Iowa's law creates an unemployment insurance fund administered by Iowa Workforce Development (IWD). Employers are required to contribute to the fund through payroll taxes. Many workers who become temporarily unemployed through no fault of their own are eligible for benefits during their period of unemployment.

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## Basic Eligibility for Unemployment Insurance Benefits

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In general, workers are eligible for Unemployment Insurance (UI) benefits in Iowa when they:

- ✓ **Are totally or partially unemployed “through no fault of their own”**
- ✓ **Received a minimum amount of wages in the last 15 to 18 months** working as an employee in a job covered by Social Security, while authorized to work in the U.S.
- ✓ **Are “able and available” to work and actively searching for work**, although the state can waive work search requirements under certain circumstances.
- ✓ **Are registered for work through IWD** by providing a valid Social Security Number and an active resume.

### What does it mean for workers to be unemployed “through no fault of their own”?

Workers are eligible for standard unemployment insurance benefits if they are totally or partially unemployed through no fault of their own. In most cases, this means job loss as result of:

- **being discharged (fired) for a reason other than “misconduct,”**
- **being laid off by the employer, or**
- **quitting voluntarily for “good cause”**

Workers who are fired qualify for unemployment benefits, *unless* the employer can show that the worker was fired for “misconduct” or serious violations of rules. See below for more details.

If an employer lays off a worker, the worker should be eligible for benefits. For example, some industries have seasonal layoffs due to lack of work. In these cases, it is important for the worker to clarify the separation from employment was the result of a layoff, rather than from quitting or being fired. Ideally, the worker will be able to present a statement from the employer showing it was a layoff. Workers employed by a temporary agency must report back to the temporary agency within three (3) working days of an assignment ending and be available for other assignments in order to be eligible for unemployment.

Workers who quit do not qualify for unemployment, unless the worker left for “good cause” as defined by unemployment law. If the worker and employer disagree over whether the worker quit or was fired, the employer would have to prove the worker voluntarily quit.

## What is considered discharge for “misconduct” in relation to unemployment?

A worker fired for “misconduct,” can be denied unemployment benefits. Most examples of misconduct involve deliberate or repeated violations of work rules. Inability to do the job is not “misconduct” – if a worker is trying to do the work and isn’t pleasing the boss, it’s not misconduct. Here are some examples of actions considered misconduct and actions not considered misconduct:

“Misconduct”	<u>Not</u> “Misconduct”
<ul style="list-style-type: none"> <li>• Refusing to follow instructions</li> <li>• Stealing from the employer</li> <li>• Drinking alcohol on the job</li> <li>• Working while intoxicated</li> <li>• Fighting with a co-worker</li> <li>• Insulting customers</li> <li>• Being late too many times</li> <li>• Providing false information on a job application (if the information is important)</li> <li>• Misusing the employer’s property</li> <li>• Deliberately violating a work rule (which can include off-work conduct)</li> </ul>	<ul style="list-style-type: none"> <li>• Being late or absent from work with a good reason and if it does not happen often</li> <li>• Failing to meet performance standards</li> <li>• Making the wrong decision about what to do</li> <li>• Damaging product or merchandise accidentally</li> <li>• Losing employer’s tools/equipment accidentally</li> <li>• Getting a bad evaluation</li> <li>• Having a customer complain about you (unless it is the result of intentional bad behavior by you)</li> <li>• Getting hurt at work</li> <li>• Becoming pregnant</li> </ul>

## What is considered “good cause” for quitting in relation to unemployment?

Iowa law (Iowa Code 96.5(1) and IAC 871-24.25-26) defines “good cause” reasons for temporarily or permanently leaving a job. Here are some examples of reasons considered “good cause” and reasons not considered “good cause.”

“Good Cause”	<u>Not</u> “Good Cause”
<ul style="list-style-type: none"> <li>• Boss made <i>substantial</i> changes to the terms of employment (ex: hours, pay, type of work, location); <i>minor changes are not enough</i></li> <li>• Job became unsafe</li> <li>• Work conditions were intolerable, illegal, or detrimental; it must be something extreme (ex: sexual harassment, discrimination, threats of violence)</li> <li>• Doctor provided <i>written</i> advice to leave job</li> <li>• Immediate family member (related by blood or marriage) became ill or injured and temporarily left job to care for them, but offered to return when they recover</li> <li>• Called for temporary active military duty</li> <li>• Incarcerated and gave boss notice, charges dropped/not guilty, and returned to work once released</li> </ul>	<ul style="list-style-type: none"> <li>• Not liking boss or co-workers</li> <li>• Not having reliable transportation (unless the employer had agreed to provide it)</li> <li>• Not being able to find a babysitter</li> <li>• Not liking the pay, hours, commute, or work environment</li> <li>• Getting married</li> <li>• Start a business</li> <li>• Enrolling in school</li> <li>• Moving</li> <li>• Failing to return after a labor dispute</li> <li>• Getting in trouble or being reprimanded</li> <li>• Not getting enough hours when there was no guaranteed number of hours</li> </ul>



If you quit your job due to unsafe conditions at work during the pandemic, you should share your specific safety concerns during fact finding or appeals. If the employer failed to implement safety measures recommended by the CDC or OSHA (such as masks, physical distancing, and encouraging sick workers to stay home) or follow state mandates (such as business closures), you should mention these facts.



## What is the minimum I need to have earned to qualify for unemployment benefits?

Each year, IWD publishes the minimum amount of wages a worker must have earned in the past 15-18 months in order to be eligible for unemployment insurance benefits. The wages must have been from a job covered by Social Security.

To determine your eligibility for benefits, IWD reviews your “base period” - *the first four of the last five completed calendar quarters at the time the unemployment claim is filed*. The calendar quarters are considered January-March, April-June, July-September, October-December.



For example, if Mario filed a claim on December 15, 2020, the last *completed* quarter would have been July – September 2020. His “base period” is the four quarters before that:

Mario files a claim on	Last <u>completed</u> quarter	“Base Period” for Unemployment Eligibility			
		Apr-Jun 2020	Jan-Mar 2020	Oct-Dec 2019	July-Sept 2019
Dec. 15, 2020	July-Sept. 2020	\$2,300 total pay	\$2,200 total pay	\$3,770 total pay	\$1,800 total pay

According to the IWD UI Claimant Handbook 2020/2021, workers filing initial claims from July 5, 2020 – July 3, 2021 must have earned wages of at least \$1700 in one quarter and \$850 in a different quarter during the base period. In addition, the total wages earned in the base period must equal at least 1.25 times the amount earned in the highest quarter of the base period.

Mario’s highest quarter is more than \$1700 and at least one other quarter is more than \$850. Total wages in the base period are \$10,070, more than 1.25x the highest quarter ( $3,770 \times 1.25 = \$4,713$ .)

If you do not qualify for unemployment benefits based on your earnings in the regular base period described above, it may be possible to use an Alternate Base Period. Contact Iowa Workforce Development at [uicclaimshelp@iwd.iowa.gov](mailto:uicclaimshelp@iwd.iowa.gov) or 1-866-239-0843 to learn more about this option.



## What does it mean to be “able and available” and searching for work?

### Able and Available to Work

To claim unemployment insurance benefits, you must be ready, willing, and able to work. If you are not physically or mentally *able* to work for four or more days of a given week due to illness or injury, you would likely be ineligible for benefits during that week. You also must be *available* to work. If you lack the childcare or transportation necessary to be available to work, or if you are out of town or on vacation, you would typically not be eligible for benefits.



Note: Pandemic Unemployment Assistance (PUA) covers some workers who are unable or unavailable to work due to COVID-19, under specific circumstances. See page 23 for details.

## What are the work search requirements for unemployment benefits eligibility?



### Actively Searching for Work

To remain eligible for unemployment benefits, you must be registered for work (see pages 13-14) and make **at least two job contacts (applications) each week**, unless IWD has waived this requirement.

The two contacts must occur between Sunday and Saturday of the benefits week. They can be made in person, online, or by mailing, emailing, or faxing resumes or

applications, but **not by phone**. The contacts must be part of a reasonable and honest effort to find suitable work. You cannot apply for the same position with the same employer more than once in 6 weeks. You must be willing to accept a reasonable wage for the job for which you are applying. Iowa Workforce Development has a formula for calculating the wages for “suitable work” in your case, based on your prior earnings. The wages considered “suitable”

become lower as your time receiving unemployment increases. You can find details on the Iowa Workforce Development website, under the continued [eligibility page](#).

You must keep a Work Search Log to track all work search contacts, including:

- Date of the contact
- Company name, address, and phone number
- Contact name
- Method of contact (in person, online, email, mail)
- Results of the contact

Members of a union hiring hall must remain in good standing and follow hall rules.

If you were denied unemployment benefits, but are appealing that decision, you must continue to make work search contacts and turn in the information to IWD. Otherwise, you may not be eligible for benefits for those weeks where no work search contacts were reported, even if you win your appeal.

You must keep your Work Search Log for at least one year after you stop claiming benefits and be prepared to submit a copy to Iowa Workforce Development if the agency requests it. You can [download a sample log](#) from IWD.

## Are there times when IWD waives the work search requirements?

Yes, there are some limited instances in which Iowa Workforce Development may waive the requirement that workers must be actively searching for work. For example, these requirements may be waived if the worker is temporarily unemployed and expects to be recalled in a reasonable period of time, is attending “Department Approved Training,” or in the context of disaster declarations.



There have been a few temporary changes to the work search requirement for workers who were unemployed as a result of the COVID-19 pandemic.

In the early months of the pandemic, Iowa Workforce Development waived the work search requirement for state unemployment insurance. However, the requirement was reinstated on September 8, 2020 and is currently in effect for Iowa unemployment insurance and most federal pandemic unemployment programs.

The work search requirement is currently waived for some workers receiving federal Pandemic Unemployment Assistance (PUA) benefits, but only when the individual is unavailable for work due a medical diagnosis or a lack of childcare directly related to COVID-19.

# Calculating Your Benefits

## How does the state calculate my “Weekly Benefit Amount” for unemployment?

The weekly unemployment benefit amount is determined by:

1. **The wages earned in the highest quarter of the base period.** IWD uses the same “base period” for determining your eligibility and for calculating the Weekly Benefit Amount. The highest quarter of wages you earned during the base period is used to calculate the unemployment benefit.



Using the example from page 7, Mario’s highest quarter wages are \$3,770.

Mario files a claim on	Last completed quarter	“Base Period” for Unemployment Eligibility			
Dec. 15, 2020	July-Sept. 2020	Apr-Jun 2020	Jan-Mar 2020	Oct-Dec 2019	July-Sept 2019
		\$2,300 total pay	\$2,200 total pay	\$3,770 total pay	\$1,800 total pay

2. **The number of dependents.** A dependent is any person who was claimed on your prior year’s income tax return. An unemployment claim can include up to a maximum of four (4) dependents. Adding dependents will increase the weekly benefit amount.

The IWD Unemployment Insurance Claimant Handbook 2020/2021 calculates the weekly benefit amount by dividing the wages in the highest quarter of the base period by:

- 23 for zero dependents (maximum of \$493)
- 22 for one dependent (maximum of \$512)
- 21 for two dependents (maximum of \$531)
- 20 for three dependents (maximum of \$559)
- 19 for four dependents (maximum of \$605)

If Mario in our scenario has 4 dependents, his Weekly Benefit Amount would be \$198.42/week. In other words, \$3,770 (highest quarter wages) divided by 19 (for four dependents) = \$198.42.

## What if I am “partially unemployed” - how does IWD calculate my partial benefit?

If your hours were cut but you are still working, IWD will begin by calculating your “Weekly Benefit Amount” as if you were completely unemployed (see above). Your eligibility for unemployment benefits and the amount you will receive is based on how much you continue to earn in gross wages each week, compared with your Weekly Benefit Amount.



### **Any wages you continue to earn may result in a reduced benefit:**

- **If you earn more than 25% of the Weekly Benefit Amount during a given week, your unemployment benefit for that week will be reduced.** In our scenario above, Mario has a \$198.42 Weekly Benefit Amount. 25% of the Weekly Benefit Amount is \$49.61. Anything Mario earns over \$49.61 per week will be deducted from that week’s unemployment benefit.
- **If you earn \$15 or more over the Weekly Benefit Amount, you will not receive an unemployment payment for that week.** In our scenario above, if Mario earns \$213.42 or more in a week, he will not receive benefits for that week. If that happens for four (4) consecutive weeks, his claim will need to be reactivated before any benefits will be paid.
- **Certain forms of income are deducted dollar-for-dollar.** If you earn vacation, paid time off, severance pay, pension or retirement, workers’ compensation, or other paid excused leave, 100% of this income will be deducted from the unemployment benefit for that week.

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## Application and Appeals Process

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### When and how should I submit an initial unemployment claim application?

You must submit the initial application (also called a “claim”) for unemployment benefits **during the first week for which you wish to be paid benefits** – you will not receive payments for any weeks before you have submitted your claim. The “week” for Iowa unemployment insurance begins on Sunday and ends on Saturday.

You can normally file your claim either online through the [IWD website](#) or in person at an IowaWorks Center.

To file your initial claim application, you will need to know:

- Your Social Security Number
- Your dependents (up to 4 maximum): full legal names, birthdates, Social Security Numbers
- Your mailing address and phone number
- Your most recent employer as it appears on paystubs or W-2 forms (if you work for a temporary agency, list the agency not the place you were assigned to work).
- Your start and end dates of work with your most recent employer
- Your reason for leaving your most recent employer \*
- If you are not a U.S. Citizen – your employment authorization # and expiration date
- If you served in the military during the past 18 months, DD214 Member #4 Form
- If you worked for the federal government as a civilian employee in the past 18 months, the Standard Form 8 or Standard Form 50

If your claim is successfully submitted, you will see a confirmation page with your confirmation number and instructions on when to begin [filing your weekly claims](#). However, your claim will not be valid until your identity has been verified with IWD. Instant ID verification is possible if you file online. Otherwise, you need to provide documents to IWD within seven (7) calendar days.



At times during the COVID-19 pandemic, IWD offices have been closed to in-person services. Call your local IowaWorks Center to find out if it is open or file your claim online.

## How do I complete the requirement to register for work with IWD?

When you apply for Iowa unemployment insurance benefits and are no longer attached to an employer, you must register for work and submit a resume. To fulfill this requirement, you must:

- Create a user account at [www.iowaworks.gov](http://www.iowaworks.gov)
- Provide your social security number
- Create an active resume
- Make the resume available online for review by employers



Unless your work search requirement has been waived by Iowa Workforce Development, you must complete this process and keep your resume updated in order to be eligible for benefits. If you have questions, contact [your local IowaWORKS center](#).

## I know I am required to file weekly claims for benefits - How do I file them?

Each week, you are required to file a weekly claim online to continue being eligible for benefits and to receive your payment for that week. Start filing your weekly claims the first Sunday after you file your initial claim application. Weekly claims must be submitted on time and cannot be submitted on Saturdays. For example:

	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
<b>Week 1</b>			Mario files initial claim				
<b>Week 2</b>	Weekly claim to report earnings for Week 1 must be submitted between Sunday – Friday (Available hours are Sunday from 8am-11:30pm, or M-F from 8am – 5:30pm)						X
<b>Week 3</b>	Weekly claim to report earnings for Week 2 must be submitted between Sunday – Friday (Available hours are Sunday from 8am-11:30pm, or M-F from 8am – 5:30pm)						X

You will need the following information for your weekly claim:

- Your Social Security Number
- Your Personal Identification Number (PIN) which you create as part of your first weekly claim
- The total amount of gross wages (before any deductions) you earned in the previous week (**You must report the income that was earned that week, even if it hasn't been paid yet.**)
- Total amount of gross holiday, vacation, and severance pay you earned in the previous week

You will receive a confirmation number when you submit your claim; keep it for your records. You can also check the “Benefit Inquiry” tool on the IWD website Tuesday-Friday from 8am-5:30pm. If you miss a weekly claim filing, you will have to reactivate your claim.





## What is the purpose of a fact-finding interview and how does it work?

### **The Purpose: Gathering More Information Regarding Eligibility**

The purpose of a fact-finding interview is to help Iowa Workforce Development (IWD) determine eligibility for benefits. This is a common step that simply means the agency needs more information, usually because the claim was protested (challenged). IWD automatically protests claims in which a worker was fired or quit. Your previous employer may also protest your claim and try to argue that you should not be eligible. The fact-finding interview is informal and is conducted by IWD staff.



### **The Process: IWD Staff Conducts a Phone Interview with the Worker and Previous Employer**

The fact-finding interview is generally conducted by phone. The worker normally receives a letter (“Notice of Unemployment Insurance Fact-Finding interview”) containing the date, time, and phone number where the worker will be called to participate in the interview, as well as instructions. During the interview, the IWD representative will ask questions and the worker and previous employer will provide answers and information to explain their positions. The worker and employer can also present evidence and witness testimony and ask the other side questions.

### **Requesting a Postponement**

If you can’t be available for the call at the scheduled time, contact IWD immediately to request a postponement. You should be ready to provide a good reason for why you cannot be available. A worker who fails to participate in the fact-finding interview could be denied unemployment benefits.

### **The Result – “Initial Determination of Eligibility” Letter**

After the fact-finding interview, the IWD representative will make an initial determination of eligibility, either granting or denying benefits. A decision letter outlining the determination will be sent to the worker and previous employer.



## What if I am denied benefits and I disagree with the decision? Can I appeal it?

If you disagree with IWD's decision about your unemployment claim, you can appeal it. There are three levels of appeals. Each is described briefly below.

### First-Level Appeal: Hearing with an Administrative Law Judge (ALJ)

#### The Purpose: Formal Hearing to Submit Evidence for an ALJ Decision

If you believe you were incorrectly denied benefits, don't hesitate to appeal the decision.

The first-level appeal is the most important step in the appeals process. The hearing is usually your only opportunity to submit evidence showing why you should be eligible for benefits. Even if you have already supplied evidence in a fact-finding investigation, you need to submit it all again.

The hearing is more formal than the fact-finding interview. It is conducted by an administrative law judge (ALJ) who is a lawyer. The worker (and employer) chooses whether to represent themselves or have a representative (who may, but does not have to, be an attorney) at the hearing.

#### File Your Appeal before the Deadline

To appeal an unemployment insurance decision issued by Iowa Workforce Development, complete and submit the "[Unemployment Appeals Form](#)" online, or you can print the form and mail it to IWD. Your appeal must be postmarked or received by the appeal deadline provided on the decision letter. If you fail to appeal by the specified deadline, you may lose your right to appeal. According to the IWD website, appeal deadlines which fall on a Saturday, Sunday, or legal holiday are extended to the next business day.



#### Confirm Your Participation and Register Your Phone Number and Witnesses (if any)

As soon as you receive a "Notice of Telephone Hearing," you will need to:

1. confirm your participation,
2. register the telephone number the Administrative Law Judge ALJ can call you at on the date and time of the scheduled hearing, and
3. provide the contact information for any witnesses or representative who you want to join you in the hearing.

If you cannot participate at the time of your scheduled hearing, submit a written request to postpone the hearing by mail, fax, or email to the Appeals Bureau at least 3 days in advance.

## **The Process – ALJ Conducts a Phone Hearing with Worker, Employer and Witnesses (if any)**

On the date and time of the hearing, you will receive a phone call from the ALJ. So, make sure you are by the phone ready to answer. If you miss the call, the hearing may take place without you. However, if the call is missed for any reason, immediately call 800-532-1483 or the number provided within the notice, if any, to attempt to join the call. If you don't participate in the hearing, the ALJ can only add your testimony to the record if you show you had "good cause" for missing the hearing (e.g., an illness/accident, an emergency, phone line down with no other access to a phone, etc.).



Hearings are recorded and the worker, employer, and witnesses are sworn in. The ALJ will ask the worker and employer a few questions. The ALJ will also allow each side's representatives to ask questions to the person they represent and their own witnesses. The other side will then be allowed to ask questions of them. So, you'll be able to ask the employer questions too.

It is very important to note, this is generally the last opportunity to get evidence into the record. All further appeal decisions will be based on the record established prior to and during this appeal. So, you should make a list of all the facts supporting your position and get them in the record. See page 18 for more information on preparing for an appeal hearing. You should also be aware that documents and transcripts in the hearing are public record.

### **The Result – Administrative Law Judge Decision**

After the hearing, the ALJ will consider the facts and evidence and make a decision. The ALJ's decision will normally be mailed to the parties within 14 days following the date of the hearing. The decision will specify the important facts considered, the reasons for the decision, and the ALJ's ultimate decision to grant or deny benefits.

The ALJ's decision can be appealed by either party. Appeals of ALJ decisions are considered by the Employment Appeal Board (EAB).

### **Second-Level Appeal: Review by the EAB**

To appeal the ALJ's decision, you must file an appeal within 15 calendar days from the mailing date of the ALJ's decision. Follow the instructions in the ALJ decision letter. If you fail to appeal by the specified deadline, you may lose your right to appeal. Appeals can be faxed to (515) 281-7191 to meet the deadline, but they must also be mailed to:

Employment Appeal Board  
Lucas State Office Building  
Fourth Floor  
Des Moines, Iowa 50319

The EAB does not conduct hearings prior to issuing decisions. Rather, the EAB decides cases based on their review of the evidence presented to the ALJ. The parties will be sent a recording of the ALJ hearing and be provided the opportunity to submit a written summary (called a “brief”) of their arguments within 7 days of when the recording is *sent*. You may have only a few days left when you *receive* it, so consider requesting an extension. If you request an extension before the deadline, you have a [right to an additional 7 days](#) and may be granted more if you provide a good reason. After its review of the summaries and evidence, the EAB may:

- affirm or reverse the ALJ’s decision,
- send the case back to the ALJ for further review, or
- if the evidence is insufficient, order a new hearing and decision

It can take months for the EAB to issue its decision. An EAB decision can be appealed via a petition for judicial review in Iowa District Court or a request for rehearing with the EAB.

### Third-Level Appeal: Iowa District Court Judicial Review

To appeal an EAB decision, you can petition the Iowa District Court for judicial review. Unlike most district court cases, there is no filing fee. Due to the formal nature of these proceedings, you should consult an attorney if you want to file a petition for judicial review.

### Preparing for a UI Appeal Hearing with an ALJ

Remember, the first-level appeal hearing before an Administrative Law Judge is the most important step in the appeals process. It is usually your only opportunity to submit evidence showing why you should be eligible for benefits. You can represent yourself, have an attorney represent you, or choose a non-attorney representative to assist you. If you do not have an attorney, here are some basic ways you can prepare to make your best case:

#### 1. Request an interpreter from IWD if needed

The worker may request an interpreter from IWD at no charge. The request can be included in the filing of the appeal or as soon as possible after filing. Include the language and dialect needed. To be sure your statements are interpreted accurately in the hearing, be prepared to speak slowly and pause frequently to give the interpreter time to translate what’s being said.

#### 2. Don’t be afraid to ask IWD questions as you prepare

IWD representatives can help you navigate the process of appealing. If you have procedural or other question about the appeal, call 800-532-1483 or email [uiappealshelp@iwd.iowa.gov](mailto:uiappealshelp@iwd.iowa.gov).



### 3. Gather your evidence and submit any “exhibits” in advance

Gather any documents you may have that help prove your case. For example, if the employer is saying you voluntarily quit but you have a text informing you that you are laid off, that is important evidence to screenshot, print, and submit before the hearing.

**If you have strong written evidence you want the ALJ to consider (called “exhibits”), submit these documents as soon as possible after receiving notice of the hearing.** The exhibits must be submitted to both the ALJ and the employer. You can submit documents with the appeal online or contact IWD for help at 800-532-1483 or [uiappealshelp@iwd.iowa.gov](mailto:uiappealshelp@iwd.iowa.gov).

### 4. Consider requesting information from IWD or the employer

**You have a right to request a copy of the IWD file from your fact-finding investigation.** You can request your fact-finding file by calling (866) 239-0843 or through the [online portal](#). You will need to submit a signed “[waiver](#)” to have records released. If the issue involves an overpayment, you should also request any overpayment records.

**Get answers and documents from the employer**—You can ask relevant questions (called “interrogatories”) and submit requests for relevant documents (called “requests for production of documents”) from the employer prior to the hearing. These requests should be made in writing as soon as possible after receiving notice of the hearing. The employer has ten (10) calendar days to respond but can ask for an extension.

### 5. Decide whether to involve witnesses on your side

Witnesses should have first-hand knowledge of the facts that support your case. It’s best if they agree to voluntarily participate. If you are unable to get a witness to voluntarily participate in the hearing, you have two options. First, you can secure a **signed witness statement** and submit it as evidence (see below). Second, you can ask the ALJ to **compel the witness to participate** (administrative subpoena). You must request an administrative subpoena at least three (3) calendar days prior to the hearing.

### 6. Prepare the facts and questions you will raise in the hearing

Remember, the ALJ hearing is pretty much the last opportunity to get new evidence in the record. All further appeals decisions will be based on the record established in this appeal. So, **make a list of all the facts supporting your position; during the hearing, make sure you get them in the record through testimony and physical evidence like written documents.**



**What testimony and documents do you want to be sure to present?** Use your list of facts to make sure you get each point into the record through testimony or “exhibits”.

- For example, if you were laid off and not fired for misconduct, you will want to present facts and evidence showing your separation from employment was a layoff. This might include highlighting evidence like a written notice of layoff, testimony from others who were also laid off, and records from the employer showing it was a layoff.
- If you quit your job, you will want to present facts and evidence which shows the reason was attributable to the employer, such as a substantial change in the conditions of employment, unsafe working conditions, or detrimental working conditions. This may include testimony or written materials describing substantial changes to working conditions, unsafe conditions, or harassment.
- It may be helpful to research which facts have been most important in previous ALJ and EAB decisions in cases similar to yours. These decisions are available on the [IWD website](#) – you can search them by keywords and issue. For example, cases involving school employees who work less than twelve months are impacted by [special rules](#). Reviewing trends in appeals decisions is especially helpful in preparing for the EAB.

### **What questions should you (or your representative) be sure to ASK?**

If you choose to have a representative (either an attorney or an advocate who isn’t an attorney), that person will have the opportunity to ask you, the employer, and all witnesses questions. Using your list of facts, develop questions which help establish those facts.

Your representative will not be allowed to ask you or your witnesses “**leading questions.**” Leading questions suggest or contain within them the answer (i.e., “Isn’t it true the employer failed to provide personal protective equipment (PPE) to you and other workers to keep you all safe?”). Instead, your representative should prepare **neutral questions** for you and your witnesses (i.e., “Did you feel unsafe at work?” “What made you feel unsafe?” “Did the employer provide personal protective equipment?” “Did you tell the employer how you felt about not having PPE?” “What did you tell the employer?”).

You or your representative can and should ask the employer and its witnesses “leading questions” (i.e., “Isn’t it true that you did not provide PPE to workers despite knowing workers had been exposed to the coronavirus?” “Workers had informed you that they felt unsafe because they were not provided PPE, correct?”). You can and should include questions asking the other side to confirm or verify what you have already shown through **physical evidence** (i.e., documents, videos, etc.) submitted to the ALJ and employer.

**Practice!** You can become more comfortable by practicing asking and answering questions. Anticipate the questions the ALJ and employer may ask and practice answering those questions as well. You should never lie during an appeal hearing. You and all witnesses should always tell the truth. During the hearing, everybody providing testimony will be sworn in and directed to be truthful. You can, however, prepare yourself and witnesses to answer

truthfully in the most compelling way to support your position—focusing on the facts you want to get in the record!

## 7. Be ready on the day of the hearing

Be ready for the ALJ's call. Make sure you and your witnesses (if any) are ready by the phone on the date and time set for the hearing. If you miss the call, the hearing may take place without your participation. However, if the call is missed for any reason, immediately call 800-532-1483 or the number provided by the ALJ, if any, to attempt to join the call.



Speak clearly, slowly, and loudly. Remember, the hearing will be recorded, and it will be used should the decision be appealed further. All further appeal decisions will be based on the record established at this ALJ hearing. You will have a hard time getting a favorable decision if what you said can't be heard or understood.

Have your list of facts and questions ready. If the ALJ asks a question the response to which gets one of your listed facts into the record, strike that fact off your list and move on to another fact you need on the record. Try not to ask any questions the ALJ has already asked. Any questions you ask should get at the remaining facts on your list. ALJs have many hearing a day, so it is important to get to the point. Don't repeat yourself or get off topic.

### Do I need to file weekly claims while an appeal is pending?

Yes, you should continue to file weekly claims. If it is determined you are eligible for benefits, but you did not file weekly claims, you may not receive benefits for any week for which you did not file a weekly claim.

### What should I do if I receive a notice indicating that I need to pay money back?

If you were getting benefits paid to you but are later found to NOT be eligible for those benefits, you will receive an overpayment decision letter. For example, this could happen if IWD approved you for benefits, but an ALJ ruled against you in an appeal. It could also happen if you made a mistake in your application or your weekly claim report.

IWD is legally required to attempt to recoup overpayments, except in those cases where the worker wins at two straight levels (e.g., at the fact-finding interview and ALJ hearing or at the ALJ hearing and EAB appeal, etc.). IWD relies on two primary methods of recouping overpayments: withholding future unemployment benefits and taking state tax refunds. However, the [IWD website](#) indicates they can pursue other collection actions such as withholding lottery winnings, intercepting vendor payments, garnishing wages, and agreeing



to voluntary repayment plans. Committing fraud by intentionally omitting or misrepresenting information often results in more [severe consequences](#).

If you believe an overpayment decision is not correct, contact IWD and consider talking with an attorney or experienced advocate. If you are still able to appeal the decision, a successful appeal could eliminate or lessen the overpayment amount. If you believe the decision is correct, you can pay the balance online or by mail, or set up a payment plan. **If your unemployment is related to the COVID-19 pandemic, see the box below for other options!**



During the COVID-19 pandemic, IWD issued a large number of overpayment decision letters. If you were unemployed due to the pandemic and have received an overpayment decision letter, you may be able to:

1. Appeal the decision to try to prove you were eligible for benefits. See the eligibility criteria and appeals sections of this guide for more details.
2. Make sure your claim was considered for PUA. PUA may retroactively apply if you are eligible.
3. Apply for a federal waiver. If you were overpaid for PEUC, FPUC, LWA, or PUA you may request a waiver if you were not at fault and repayment “would be contrary to equity and good conscience.”

Federal overpayment waiver requests must be submitted in writing and include:

- Claimant name and address
- Decision number and date of decision
- Dollar amount of overpayment requested for waiver
- Relevant facts justifying a waiver

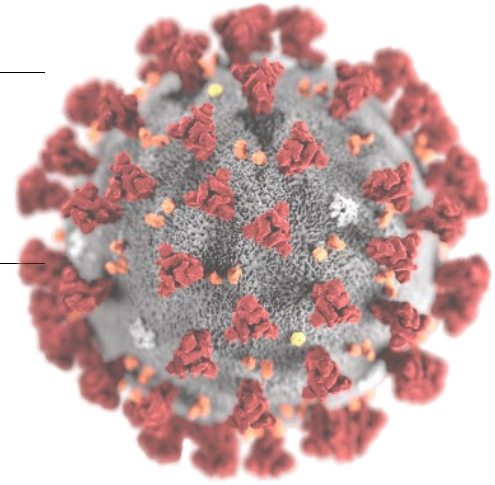
What kinds of “relevant facts” should you submit? Include any information showing why you were “not at fault,” (such as facts describing why the overpayment was due to a mistake by you or IWD, instead of your intent to mislead IWD). You must also include information about why requiring repayment would be “contrary to equity and good conscience” (such as why you needed the benefits in the first place and why repaying them would be a hardship for you).

Send your request to:

Iowa Workforce Development  
Overpayment waiver request  
1000 East Grand Avenue  
Des Moines, IA 50319



# Current COVID-19 Pandemic Related Unemployment Programs



Unemployment rules and programs for Iowa workers have changed constantly since March 2020 when the pandemic was declared an emergency. At the start of the pandemic, Iowa officials briefly relaxed the eligibility for state unemployment insurance (UI), but most of those changes were rolled back after passage of the federal CARES Act.

Since then, several new federal programs have been established, expired, and reauthorized with new rules and benefits.

The chart below provides an overview of the current programs for which Iowans may be eligible if they are unemployed as a result of the COVID-19 pandemic. It includes updates under the federal Consolidated Appropriations Act signed on December 27, 2020.

Program Name	Effective Dates	Eligibility	Benefit
Iowa Unemployment Insurance (UI)	Ongoing (regular state unemployment)	Most workers temporarily unemployed through no fault of their own, able & available to work, and actively seeking work	Standard benefit is 26 weeks of payments
Pandemic Unemployment Assistance (PUA)	2/2/2020 - 3/13/2021 (plus phaseout - see section below for details)	Workers unemployed for COVID-19 related reasons including self-employed and gig workers, who do not qualify for regular state UI	Up to 50 weeks of benefits 39 weeks in CARES Act + 11 weeks beginning 12/27/20
Pandemic Emergency Unemployment Compensation (PEUC)	3/29/20 – 3/13/21 (plus phaseout - see section below for details)	Workers receiving state unemployment insurance who exhausted their UI benefits	Up to 24 additional weeks of UI benefits 13 weeks in CARES Act + 11 weeks beginning 12/27/20
Federal Pandemic Unemployment Compensation (FPUC)	12/27/20 - 3/13/21	Workers already receiving state or federal unemployment benefits	Flat \$300 per week supplemental benefit
Mixed Earners Unemployment Compensation (MEUC)	12/27/20 – 3/14/21	Workers with \$5,000 or more in self-employment income in prior tax year & receiving unemployment (other than PUA)	Flat \$100 per week supplemental benefit in addition to FPUC

**As you review the chart above and the following descriptions of each program, keep in mind:**

- 1. ALL pandemic-related unemployment claims begin with an application for state unemployment benefits (UI) even if you know you are not eligible for UI benefits.**
- 2. AFTER you are denied regular state unemployment (UI) benefits, THEN you can be considered for federal Pandemic Unemployment Assistance (PUA).**
- 3. PUA is the main pandemic unemployment program. The other federal pandemic programs either add more money or more weeks to approved UI or PUA benefits.**

## **Pandemic Unemployment Assistance (PUA): extending benefits to more workers**

Pandemic Unemployment Assistance (PUA) was originally established as part of the CARES Act, which was passed by Congress and signed into law on March 27, 2020. It is the most far-reaching of all the federal pandemic-related unemployment programs because it extends emergency weekly benefits to millions of workers who are normally not eligible for state unemployment insurance benefits.

**PUA is currently set to expire March 13, 2021, with a phaseout period through the week ending April 10, 2021.** After March 13, workers who are already receiving PUA and have not exhausted their available benefits can continue to collect PUA through the week ending April 10, 2021 as long as they remain eligible and have available benefits.

## **Who is covered by PUA and what are qualifying reasons for being out of work?**

**PUA covers many workers who are normally excluded from benefits such as:**

- Self-employed workers including independent contractors and freelancers
- Non-profit employees
- Gig economy workers
- Part-timers without enough work history to be eligible for state unemployment (UI)
- Workers who have exhausted other forms of unemployment insurance benefits

**All applicants must self-certify that they are partially or fully unemployed or unable and unavailable to work for one of the following reasons:**

- The worker has been diagnosed with COVID-19 or has symptoms and is seeking diagnosis
- A member of the household has been diagnosed with COVID-19
- The worker is providing care for someone diagnosed with COVID-19

- The worker has primary caregiving responsibility for a child or other household member who can't attend school or a facility because it is closed due to COVID-19
- The worker is unable to reach their place of employment due to a COVID-19 quarantine
- The worker was advised by a health care provider to self-quarantine due to COVID-19
- The worker was scheduled to start employment and does not have a job or cannot reach their place of employment as a result of a COVID-19 outbreak
- The worker became the breadwinner for a household because the head of household has died as a direct result of COVID-19
- The worker had to quit their job as a direct result of COVID-19
- The worker's place of employment is closed as a direct result of COVID-19

**Workers are not eligible for PUA benefits if they:**

- Can telework from home with pay
- Are receiving paid sick days or paid leave (unless paid leave is less than the benefit)
- Lack work authorization in the United States
- Have no work history in the last 18 months
- Are currently eligible for any other form of unemployment insurance including: Unemployment Insurance (UI), Unemployment Compensation for Federal Employees or Ex-Servicemembers (UCFE or UCX), Pandemic Emergency Unemployment Compensation (PEUC), Extended Benefits (EB) or Voluntary Shared Work (VSW)

**What is the unemployment benefit PUA provides?**

Eligible workers receive weekly unemployment benefits for up to a maximum of 50 weeks or until the program expires. Of the 50 total available weeks, 39 weeks were authorized by the original CARES Act; 11 weeks were authorized by the Consolidated Appropriations Act and can only apply as of 12/27/20. New claims filed after 12/27/20 can only be paid retroactively to December 1, 2020. After the program expires on March 13, 2021 workers who are already receiving PUA and have not exhausted their benefits can continue to collect PUA through the week ending April 10, 2021 as long as they remain eligible with available benefits.

Benefits are calculated based on federal Disaster Unemployment Assistance rules. In Iowa:

- The *minimum* benefit for workers eligible for PUA is \$203 per week
- The *maximum* benefit depends on the number of dependents the worker reports. With zero dependents, the maximum benefit is \$481 per week. With four dependents, the maximum benefit is \$591 per week.
- Within the guidelines above, the Weekly Benefit Amount is established by using the same Iowa unemployment benefit calculation described on page 10.

PUA payments are taxable and will be included on the worker's 1099G for the 2020 tax year. The worker's previous employer is not charged for unemployment benefits paid through PUA.

Workers who reach their limit of PUA benefits are not eligible for the extensions offered through the federal Pandemic Emergency Unemployment Compensation or state Extended Benefits programs.

## What is the process for applying for PUA benefits?

1. **File a claim (application) for Iowa unemployment insurance benefits [online](#).**
2. **Submit Proof of Income.** After you have filed your claim, click “submit proof here,” complete the questions, and upload your proof of income document(s). You will receive an email notification that your submission was received. IWD will contact you if they need additional information from you.
3. **You will receive a letter in the mail on green paper** indicating whether you are eligible for benefits, **but this letter does NOT apply to self-employed PUA claims.** Workers are only eligible for PUA if the state has determined that they are NOT eligible for the state’s unemployment insurance program (UI). If you are approved for state UI benefits, you will be paid from that fund. If you are denied for state UI benefits, IWD will automatically consider you for PUA, if you have submitted proof of income.
4. **Iowa Workforce Development will determine your eligibility for PUA, and your Benefit Amount if you are eligible.** According to the IWD website, you do not need to take any action to apply for PUA after you receive the letter on green paper. The agency will contact you if any more information is needed.
5. **Continue to file your weekly claim reports.** If your eligibility for PUA is approved, you will be paid for all back weeks you have reported.
6. **You are required to search for work (see page 8), unless PUA benefits are due to a medical diagnosis or a lack of childcare directly related to COVID-19, or other limited reasons.**  
The work search requirement had been waived by IWD early in the pandemic, but it was reinstated in September 2020. IWD may also waive the requirement when workers are temporarily unemployed and expect to be recalled within a reasonable period of time (usually 4 weeks or less) or are in Department Approved Training.



## **Pandemic Emergency Unemployment Compensation (PEUC): more time when benefits run out**

Pandemic Emergency Unemployment Compensation (PEUC) was originally established as part of the CARES Act. It is a temporary federal program that was recently reauthorized to provide **up to 24 total weeks of unemployment benefits for workers who were receiving state unemployment insurance (UI)** but exhausted all of their available benefits. Of the 24 total available weeks, 13 weeks were authorized by the original CARES Act; 11 weeks were authorized by the Consolidated Appropriations Act and can only apply as of 12/27/20.



**PEUC is currently set to expire March 13, 2021, with a phaseout period through the week ending April 10, 2021.** After March 13, workers who are already receiving PEUC and have not exhausted their available benefits can continue to collect PEUC through the week ending April 10, 2021 as long as they remain eligible and have available benefits.

The IWD website indicates that eligible workers will be automatically enrolled in PEUC once their regular state unemployment insurance benefits expire – there is no separate application process. Workers receiving PEUC must be actively searching for work.

## **Federal Pandemic Unemployment Compensation (FPUC): an extra boost to weekly benefit payments**

Federal Pandemic Unemployment Compensation (FPUC) was originally established as part of the CARES Act. It is a temporary federal program that provides a supplemental weekly benefit to unemployed workers who are already receiving: state unemployment insurance (UI), Pandemic Emergency Unemployment Compensation (PEUC), Extended Benefits (EB), Trade Readjustment Allowance (TRA), Voluntary Shared Work (VSW), Disaster Unemployment Assistance (DUA), or Pandemic Unemployment Assistance (PUA). The original FPUC expired in July 2020.

The current modified version of FPUC **provides \$300 per week in supplemental benefits, automatically added to the worker's usual calculated weekly benefit, for weeks of unemployment beginning December 27, 2020. It is currently set to expire March 13, 2021.** FPUC is a flat amount and is not pro-rated for workers receiving a partial unemployment check. Although PUA and PEUC have phaseout periods after March 13, FPUC does not.

All workers receiving the state or federal unemployment benefits listed above will be automatically enrolled in FPUC – there is no separate application process.

FPUC payments do not count as income for the purpose of eligibility for Medicaid or CHIP.

## Mixed Earners Unemployment Compensation (MEUC): for those with mixed income from W-2 and 1099 earnings



Mixed Earner Unemployment Compensation (MEUC) was established as part of the Continued Assistance Act signed December 27, 2020. It is a temporary federal program intended to support workers who earn the bulk of their pay through self-employment, but receive artificially low unemployment benefits based only on their W-2 earnings. It provides a **supplemental \$100 weekly benefit for 11 weeks, in addition to the FPUC. MEUC is payable beginning the week ending January 2, 2021. It is currently set to expire on March 14, 2021.**

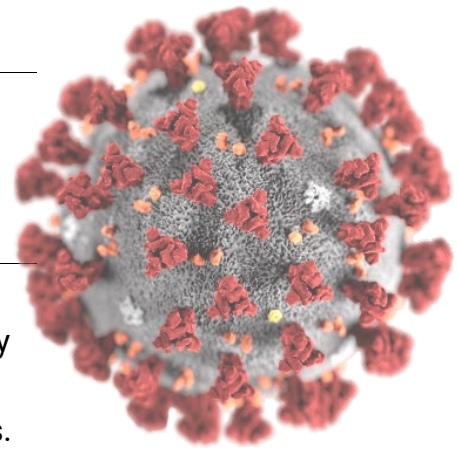
Eligible workers must:

- Have received at least \$5,000 in self-employment income in the most recent taxable year prior to filing a claim for unemployment insurance benefits
- Be receiving at least \$1 in weekly state unemployment benefits (PUA is not eligible)
- Submit documentation verifying their self-employment income

With this and all pandemic-related unemployment programs, you should regularly check the IWD website for updates and additional guidance.



# Review of **ENDED** COVID-19 Pandemic Related Unemployment Programs



In addition to the COVID-19 pandemic-related programs described in the previous pages, there were several temporary pandemic unemployment programs established in 2020 that are no longer in effect or are no longer accepting applications. A review of the programs may still be useful for workers who applied for or received benefits during the time when these programs were in effect – particularly those who are appealing a denial of benefits or a letter of overpayment.

## **ENDED** 2020 programs for Iowans unemployed due to the COVID-19 Pandemic

The chart below provides an overview of the programs from 2020 that are **no longer in effect, or for which the application date has passed**, for workers who became unemployed as a result of the COVID-19 pandemic.

Program Name	Effective Dates	Eligibility	Benefit
Extended Benefits (EB)	<b>*ENDED*</b> 5/17/2020 – 10/31/2020 (Triggered off/on based on unemployment rate)	Iowa workers who exhausted both their state UI and federal PEUC benefits	Up to 13 additional weeks of benefits
\$600 Pandemic Unemployment Compensation (FPUC)	<b>*ENDED*</b> 3/29/2020 – 7/25/2020 (Payable weeks in IA)	Workers receiving either state UI or federal pandemic unemployment benefits	Flat \$600 per week supplemental benefit
\$300 Lost Wages Assistance (LWA)	<b>*ENDED*</b> 8/1/2020 – 9/5/2020 (Payable weeks in IA)	Workers unemployed due to COVID-19 already eligible for at least \$100/week in state or federal pandemic unemployment benefits	Flat \$300 per week supplemental benefit

## **Extended Benefits (EB)**

Extended Benefits is a program established by the Federal-State Extended Unemployment Compensation Act of 1970 that is designed to provide workers additional weeks of benefits during periods of high unemployment. This program is triggered “on” when the state’s



unemployment rate is 5% or higher and 120% or more than the average for the same week in the past two calendar years. It is triggered “off” when the state falls below these thresholds.

During a portion of the COVID-19 pandemic in 2020, the program triggered “on” and Iowa workers who exhausted both their state unemployment benefits and their federal PEUC were eligible for up to 13 additional weeks of benefits through Extended Benefits. This program did not apply to workers receiving PUA. Work searches were required unless waived by IWD.

In Iowa, the Extended Benefits program was in effect from May 17 - October 31, 2020.

## **\$600/week Federal Pandemic Unemployment Compensation (FPUC)**

The original version of Federal Pandemic Unemployment Compensation (FPUC) was a temporary federal program established as part of the CARES Act. It provided an extra \$600 per week benefit to all unemployed workers receiving either regular state unemployment insurance or federal pandemic unemployment assistance. It was a flat amount, automatically added to the worker’s usual calculated weekly benefit and was not pro-rated for workers receiving a partial unemployment benefit check.

In Iowa, the original \$600/week FPUC was in effect from March 29 - July 25, 2020.

## **Lost Wages Assistance (LWA)**

Lost Wages Assistance (LWA) program was a temporary program established by Presidential Executive Order that authorized FEMA to give states grants to supplement unemployment benefits for workers who lost wages during the pandemic.

Workers were eligible if they were unable to work or on reduced hours due to COVID-19 and already approved to receive at least \$100/week in unemployment benefits. Lost Wages Assistance gave workers an additional \$300 per week for up to a maximum of six weeks or until the program ended.

In Iowa, workers received payments under this program from August 1 – September 5, 2020.



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# Other Unemployment Benefit Programs

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In addition to regular state Unemployment Insurance and the pandemic-related unemployment programs listed in the previous sections, there are several other programs you may encounter that have more restrictive eligibility criteria.

## Voluntary Shared Work Program (VSW) / Short Term Compensation (STC)

The Voluntary Shared Work Program (VSW) offers Iowa employers an alternative to layoffs if they experience a decline in available work. VSW is Iowa's version of a federal work sharing program called Short Term Compensation (STC).

Employers who are considering layoffs or job cuts can instead apply for an approved VSW plan with IWD to temporarily reduce employee hours in the affected work unit, and partially replace employees' lost earnings with unemployment insurance benefits. VSW is intended to help employers keep their workforce intact, and help employees earn more than they would with unemployment benefits alone and maintain any health and retirement benefits the employer normally provides. Seasonal and part-time work is excluded.



In order to be approved, the employer's VSW plan must affect at least five employees and all affected employees must have the same reduction in work hours, between 20% - 50%. The employer is required to certify that the plan will not affect the workers' health and retirement benefits and that other full-time employees will not be hired for the affected work area while the plan is in operation. If the employees are covered by a collective bargaining agreement, written approval from the union is also required.

VSW is an employer-based program. The employer files the unemployment claims on behalf of affected employees and submits the weekly work hours. Employees must still meet the qualifications for regular unemployment benefits (see pages 4-7) except they are not required to search for other jobs; they must continue to be available for work in their regular place of employment during their normal work schedule. If an employee on reduced hours under a VSW plan works more than 32 hours in a week, the employee is not eligible for VSW unemployment benefits that week.

The unemployment benefits paid under this program are a pro-rated portion of the Weekly Benefit Amount (WBA) that the employee would normally receive if she were fully unemployed (see page 10). For example, if your weekly hours of work are reduced by 20%, you would receive 20% of your WBA.

## Disaster Unemployment Assistance (DUA)

Disaster Unemployment Assistance (DUA) is a federally funded program that provides temporary benefits to people who are unemployed as a direct result of a major disaster. The President of the United States must declare a “major disaster” to make DUA funds available (such as damage from tornados, storms, floods, fire, or other catastrophes).

DUA is available to workers or self-employed individuals who lived, worked, or were scheduled to work in disaster area when the disaster occurred, had at least one week of unemployment following the date of the disaster, and meet any of the following conditions as a direct result of the disaster:



- No longer have a job or place of work
- Are unable to reach the place of employment
- Were scheduled to start a new job, but due to the disaster the job no longer exists
- Cannot work due to an injury caused as a direct result of the disaster
- Became the breadwinner or major support for the household because the head of the household died as a direct result of the disaster

Eligible individuals must be able and available to work unless they have an injury caused by the disaster or are taking steps to return to self-employment.

DUA is only available to workers who are not eligible for regular unemployment insurance benefits. You must first apply for regular unemployment benefits through IWD. If you receive a denial, then you need to contact IWD to apply for benefits under DUA. If you are not receiving mail as a result of the disaster, contact IWD within 3 business days after filing your claim (866-239-0843 or [uicclaimshelp@iwd.iowa.gov](mailto:uicclaimshelp@iwd.iowa.gov)).

DUA benefits are calculated based on your income during the most recent completed tax year and are payable during the “Disaster Assistance Period” which begins the first day of the week following the disaster event and continues for up to 26 weeks. Individuals receiving DUA must complete weekly claims reports.

If you disagree with a decision regarding your DUA claim, you have a right to appeal within 60 days. You can submit a written appeal to IWD that includes the reason you are appealing along with your name, Social Security Number, and signature. You can also appeal online at the IWD website [here](#).

## Trade Readjustment Allowance (TRA)

Trade Readjustment Allowance (TRA) is an unemployment insurance benefit for workers who were laid off or had their hours reduced because their employer was affected by increased imports from other countries, and who are participating in full-time classroom training that is approved through the Trade Adjustment Assistance (TAA) program.



The U.S. Department of Labor must first certify that a group of workers are eligible for TAA benefits before individual workers can apply for TRA.

To be eligible for TRA benefits, workers must:

- Have been entitled to regular unemployment insurance benefits which are exhausted or expired
- Be enrolled in full-time, TAA approved classroom training by the deadline (or approved for a waiver)
- Continue to submit weekly claims reports
- Submit a Department Approved Training request for each term of classes through the local IowaWORKS Center.

You can learn more about TRA and other reemployment assistance available to workers under the Trade Adjustment Act at the IWD website [here](#).