

COVID-19 Navigating Unemployment

A great overview from Assemblyman Kevin Rooney:

Q: I haven't heard anything about my claim in weeks, what do I do?

A: Unemployment applications are taking roughly three weeks to process, with some taking longer. Those workers made eligible for unemployment through the federal stimulus package can take even longer as unemployment staff are implementing the programs. All claims are retroactive, so there will be no loss in benefits due to any delays.

Applicants can check the status of their filed unemployment insurance claim status online at: <https://lwdwebpt.dol.state.nj.us/ClaimStatus/claimStatus.htm>. However, it is better to call the NJ DOL hotline at 856-507-2340.

Department staff are working to call or email all claimants to follow up on their applications.

Q: I made a mistake on my unemployment claim, how do I fix it?

A: The best way to fix a mistake on the application is to contact a service agent at 856-507-2340. Applicants can try to update their application information online

at: <https://secure.dol.state.nj.us/sso/XUI/#login&realm=njcc&goto=https%3A%2F%2Fregapp1.dol.state.nj.us%3A8443%2FRegistration%2F>.

Workers who believe they were wrongly classified as an independent contractor can file a report with misclass@dol.nj.gov.

Q: My unemployment benefits are running out or were exhausted prior to the extension. Now what do I do?

A: You are likely eligible for the extended benefits provided by Pandemic Emergency Unemployment Compensation. However, the Department of Labor is awaiting federal guidance on the specifics of the 13-week extension of unemployment benefits. Applicants should apply for the extension. You may be denied, but it will hold their place in the system until the program is up and running and provide retroactive payments. Claimants who are eligible for extended benefits will be notified on how to claim these benefits.

Q: I'm a gig worker/freelancer/independent contractor and I have no work or I lost hours due to the coronavirus emergency. Am I eligible for unemployment?

A: All workers should apply for regular unemployment benefits through the state. Although, they may be denied, they are also likely eligible for federal benefits. Once applicants receive a confirmation number, they do not need to take any further action for their claim to be reviewed. For applicants that are not normally eligible for unemployment, they will need to gather the last two years of your tax returns or other evidence of income history, which will be necessary for processing your claim once the federal rules are established.

Q: Unemployment denied my claim because I am self-employed. Now that the feds allow me to get unemployment, how do I get them to reconsider?

A: Self-employed individuals must apply for regular unemployment benefits to be considered for the new federal pandemic unemployment benefits. The federal benefits can be paid retroactively for periods of unemployment, beginning on or after January 27, 2020. Denial for the traditional unemployment program is actually the critical first step to be eligible to apply for the federal benefits.

Federal benefits potentially provides the same amount as regular unemployment (60% of your average weekly salary, up to a maximum of \$713 per week) for up to a total of 39 weeks.

More specific information including how the self-employed and independent contractors can file can be found

at <https://myunemployment.nj.gov/labor/myunemployment/independentcontractors.shtml>

Q: I work for a church or non-profit that does not pay into the unemployment system, may I get unemployment?

A: Workers are eligible for federal unemployment benefits. These workers must file traditional unemployment claims which will be denied. Employees of certain nonprofits, like churches and other religious institutions, normally don't qualify for benefits because their employers don't pay into the unemployment system. After they are denied their applications will be reviewed for the federal benefits, which provides them with 26 weeks of unemployment for 26 weeks and an additional 13 weeks provided by the federal stimulus package, if needed. Recipients will also receive \$600 supplemental weekly federal benefit through July.

Q: Can a laid-off employee who makes more with unemployment (with the \$600) than returning to work decline to come back to work?

A: They will lose their unemployment benefits if they choose not to work. NJDOL will be following up with employers and employers can report such workers to the Department.

Q: I have been laid off from my part time job but still have a full time job. Can I get unemployment for the layoff?

A: No. If you are still working 40 hours per week, you would not be eligible for unemployment. Federal benefits may be an option if unemployment is denied.

Q: Any difference in being laid off and being furloughed when determining eligibility for unemployment benefits?

A: No. The status doesn't change for unemployment purposes.

Q: I don't have enough work history to qualify for benefits or I was just laid off from a new job – will I qualify for unemployment?

A: You are likely eligible under federal benefits. These benefits can be paid retroactively for periods of unemployment, beginning on or after January 27, 2020. Apply for unemployment and after denial, apply for federal benefits.

Q: Are unemployment benefits taxable?

A: Yes. Unemployment and the extra federal benefits are considered taxable income.

Q: I was denied but I disagree with the outcome, can I appeal?

A: Yes. You can file an appeal using DOL's <https://www.state.nj.us/labor/salesforce/uiaw21/onlineappealsProd.htm>.

A full list of the unemployment programs available for workers affected by the COVID-19 pandemic and additional FAQs can be found <https://www.nj.gov/labor/assets/PDFs/NJWorkersFAQs.pdf>