Unemployment, Leave, and Other Benefits for New Jersey Workers

During the Covid-19 Public Health Emergency

New Jersey is one of several states generally recognized as providing its workforce with comprehensive leave and unemployment benefits and worker protections. To mitigate the impact of the Covid-19 emergency on employees, New Jersey amended employment laws in March and April. Navigating through the combined and expanded state and federal benefits, the latter under the Family First Coronavirus Response Act (FFCRA) and the Coronavirus Aid, Relief, and Economic Security (CARES) Act, can be confusing and complex, partly because of different eligibility requirements, as well as the rapidly-changing laws, regulations, and guidance. Uncertainty regarding the labor market and medical or health concerns can impact workers in multiple ways, for example, the working hours of some who are still employed could be reduced by their employers or out of necessity; many could be furloughed or laid off temporarily, or permanently terminated. The complexity and uncertainty may make it challenging for workers to evaluate the different options that may be available to them.

The purpose of this document is to provide you with general information as of 5/15/20. The information in this document does not constitute legal advice or opinion. The chart below incorporates the recent actions of the New Jersey Legislature, in response to the Covid-19 pandemic and in response to the Governor's declaration of a public health emergency and a state of emergency. It is noteworthy that the language of the new laws is general; for instance, instead of referring specifically to Covid-19, the term "communicable infectious disease" is used. These legislative changes are permanent.

- A3848, effective on 3/20/20, provides job protection to employees who need to take time off from work because they are or might be infected by the communicable infectious disease, based on written statements from authorized medical professionals. Such employees are protected from employer retaliation or discrimination. However, A3848 does not prohibit employers from terminating an employee's position for legitimate business reasons.

- S2304, effective on 3/25/20, broadens qualifying reasons to take New Jersey Earned Sick Leave to include those resulting from a declared health emergency. It also expands the definition of "serious health condition" in New Jersey Family Leave Act (NJFLA) to include pandemic-related conditions.

- S2374, signed into law on 4/14/20, is retroactive to 3/25/20. It expands the definition of "short-term disability" in New Jersey Temporary Disability Insurance (NJTDI) and New Jersey Family Leave Insurance (NJFLI) laws to include pandemic-related illnesses and conditions, e.g., employees' or their family members' self-isolation or mandatory quarantine, as determined by public health officials or health care providers. S2374 also expands qualifying reasons under NJFLA to include the employees' need to care for their children, including those with physical or mental impairment of all ages, whose schools or places of care are closed due to the declared health emergency.

The information in the chart and in this document is not exhaustive. For more information, visit the web pages of the U.S. and New Jersey Departments of Labor (USDOL and NJDOL), listed in the "Information Resources" section at the end of this document. In particular, the following web page of NJDOL contains suggested sequences of benefit usage, given a variety of circumstances: https://www.nj.gov/labor/worker-protections/earnedsick/covid.shtml

Finally, it is important for employees to consult with their employers, not only to receive information and updates on paid/unpaid leave benefits and flexibility regarding working remotely and work scheduling, but also to maintain frequent communication and to learn of any required documents and advance notices. Qualified individuals with disabilities may request "reasonable accommodations" under the Americans with Disabilities Act so that modifications to jobs, work environments, and/or schedules, may be made to enable such employees to perform essential functions of their jobs and have the same opportunities to receive the benefits available as employees without disabilities.¹

### Federal Earned Leave Benefits Under FFCRA

#### Paid Leave
- **Paid Sick Leave**
- **Paid Expanded Family & Medical Leave**
- **NJ Earned Sick Leave**

#### Unemployment Benefits
- **NJ Unemployment Assistance (UI)**
- **Pandemic Unemployment Assistance (PUA)**
- **Federal Unemployment Compensation (FUC)**
- **Expanded Unemployment Compensation (EUC)**

#### NJ Partial Wage Replacement Benefits
- **NJ Temporary Disability Insurance (TDI)**
- **NJ Family Leave Insurance (FLI)**
- **NJ Family Leave Act (NJFLA)**
- **Federal Family & Medical Leave Act (FFMLA)**

#### Unpaid Leave Under:
- **Federal state, local gov't, education agencies, non- & for-profit employers w/ 50+ employees**
- **5,200 employees**
- **7.5-mile radius**

### Covered Employees

- **1)** Private employers (including non-profit organizations), with fewer than 500 full-time equivalent employees (including working, on leave, and temporary employees in New Jersey) at the time when employee leave is initiated.
- **2)** Certain public sector employers.

### Covered Employees

<table>
<thead>
<tr>
<th>Event</th>
<th>Description</th>
<th>Eligibility</th>
<th>Benefits</th>
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</thead>
<tbody>
<tr>
<td>1)</td>
<td>Private employers (including non-profit organizations), with fewer than 500 full-time equivalent employees (including working, on leave, and temporary employees in New Jersey) at the time when employee leave is initiated.</td>
<td>All full- and part-time employees, permanent and temporary employees.</td>
<td>Employer may choose to reimburse NJ Unemployment Trust Fund for unemployment benefits paid.</td>
</tr>
<tr>
<td>2)</td>
<td>Certain public sector employers.</td>
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</tbody>
</table>

### Exemptions & Expansion

- **Exemption:** Private employers (including non-profit organizations) with fewer than 50 employees who qualify for exemption from providing leave with the Paid Leave and the Paid Expanded Family & Medical Leave under FFCRA for qualifying reasons 1 or 2 provided the employer has made all required contributions.

### Qualifying Events

- **Notifications:** Employee's place of work is notified of the employee's need for leave prior to the start of the leave.

### Maximum Duration of Benefits

- **During the maximum duration of leave of 12 weeks:**
  - **1)** Full-time employee: 56 workdays, 39 weeks.
  - **2)** Part-time employee: up to 26 weeks of benefits, 13 weeks of PUA base.

**Example:**
- **An additional 13 weeks of benefits after 26 weeks of UI or PUA base.** The combined duration of NJ UI, PUA, and PUC benefits is 39 weeks.

### Unemployment Benefits

- **1) Self-employed/gig workers who are unemployed and have worked for a covered employer for at least 20 weeks and have earned $20,000, or have earned $10,000 during the current year or previous year.** |

### Exception to Employment Requirements

- **Exception:** Private employers (including non-profit organizations) with fewer than 50 employees who qualify for exemption from providing leave with the Paid Leave and the Paid Expanded Family & Medical Leave under FFCRA for qualifying reasons 1 or 2 provided the employer has made all required contributions.

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<table>
<thead>
<tr>
<th>Federal Earned Leave Benefits Under FFCRA</th>
<th>Unemployment Benefits</th>
<th>NJ Partial Wage Replacement Benefits</th>
<th>Unpaid Leave Under:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paid Sick Leave</td>
<td>Unemployment Insurance (UI)</td>
<td>NJ Family Leave Insurance (FLI)</td>
<td>Federal Family &amp; Medical Leave Act (FMLA)</td>
</tr>
<tr>
<td>Paid Expanded Family &amp; Medical Leave</td>
<td>Pandemic Unemployment Assistance (PUA)</td>
<td>NJ Family Leave Act (NJFLA)</td>
<td></td>
</tr>
<tr>
<td>NJ Earned Sick Leave</td>
<td>Pandemic Unemployment Compensation (PUC)</td>
<td>Federal Unemployment Compensation (FEUC)</td>
<td></td>
</tr>
<tr>
<td>CARES Act Expanded Employment Benefits</td>
<td>Pandemic Unemployment Compensation (PUC)</td>
<td>NJ Temporary Disability Insurance (TDI)</td>
<td></td>
</tr>
<tr>
<td>Maximum Benefit Amounts</td>
<td>Flu benefit is 23% of average weekly wage, up to $667/wk. From 11/9: 48% of average weekly wage, up to $881/wk. Max total benefit is 13 weeks total wage during the year.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Effective Dates</td>
<td>No separate actions are required.</td>
<td>Leave is unpaid. Employee may choose, but is not required, to use available paid time off. Employer may also require the employee to use accrued paid time off for some or all of the FMLA leave period.</td>
<td></td>
</tr>
<tr>
<td>Can Benefits be Retroactively Applied?</td>
<td>Contact employer with private plan, otherwise, go to NJ Unemployment Trust Fund.</td>
<td>Contact employer with private plan, otherwise, go to NJ Unemployment Trust Fund.</td>
<td></td>
</tr>
<tr>
<td>Can Be Taken for intermittent?</td>
<td>Online self-certification is required if a confirmation # is required. The website is 85% of the base NJ UI or UI benefit amount.</td>
<td>No separate actions are required.</td>
<td>N/A</td>
</tr>
<tr>
<td>How to Apply for Benefits?</td>
<td>Employer is entitled to request verification of the qualifying reason, e.g., certification from the employee’s child’s school/place of care (for NJFLA), or a medical certification from a licensed healthcare provider or the public health official.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Funding Sources</td>
<td>Employer must provide certification per self on-time leave. Only employees (not employers) contribute to NJ FLI Fund through payroll deductions.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Required Document?</td>
<td>Employer is entitled to request verification of the qualifying reason, e.g., certification from the employee’s child’s school/place of care (for NJFLA), or a medical certification from a licensed healthcare provider or the public health official.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Job Protection?</td>
<td>Employer is entitled to request verification of the qualifying reason, e.g., certification from the employee’s child’s school/place of care (for NJFLA), or a medical certification from a licensed healthcare provider or the public health official.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Direct Complaints to:</td>
<td>Employer is entitled to request verification of the qualifying reason, e.g., certification from the employee’s child’s school/place of care (for NJFLA), or a medical certification from a licensed healthcare provider or the public health official.</td>
<td></td>
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</tr>
</tbody>
</table>

### Maximum Benefit Amounts

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>For reasons 1, 2, 3, 4, 5, or a combination of reasons</td>
<td>Up to 12 weeks of paid leave, up to $10,000 in total. For reasons 1, 2, 3, or 4, or a combination of reasons</td>
</tr>
<tr>
<td>For reasons 2 &amp; 3, or 4 &amp; 5, or a combination of reasons</td>
<td>Up to 26 weeks of paid leave, up to $23,110 in total. For reasons 2 &amp; 3, or 4 &amp; 5, or a combination of reasons</td>
</tr>
</tbody>
</table>

### Effective Dates

<table>
<thead>
<tr>
<th>Type of Leave</th>
<th>Dates</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paid Sick Leave</td>
<td>4/1 - 12/31/20</td>
</tr>
<tr>
<td>Paid Expanded Family &amp; Medical Leave</td>
<td>4/1 - 12/31/20</td>
</tr>
<tr>
<td>NJ Earned Sick Leave</td>
<td>4/1 - 12/31/20</td>
</tr>
</tbody>
</table>

### How to Apply for Benefits?

**Paid Sick Leave**
- After providing leave notice to employer, employee must provide certification of the qualifying reason.
- The certification must be made available within 7 days of start of leave.
- For intermittent leave, 15 days’ notice or as soon as practicable for uncompensated events.

**Paid Expanded Family & Medical Leave**
- After applying online, no action is required if a confirmation # is required.
- For intermittent leave, 15 days’ notice or as soon as practicable for uncompensated events.

**NJ Earned Sick Leave**
- Online self-certification is required if a confirmation # is required.
- For intermittent leave, 15 days’ notice or as soon as practicable for uncompensated events.

**Unemployment Benefits**
- No separate actions are required.
- Employers must provide certification per self on-time leave.

**NJ Partial Wage Replacement Benefits**
- No separate actions are required.
- Employers must provide certification per self on-time leave.

**Unpaid Leave Under:**
- No separate actions are required.
- Employers must provide certification per self on-time leave.
Some Issues to Keep in Mind

- Employees who are being paid by their employers for their on-site or tele-work, or for any paid sick or family leave, are not eligible for unemployment benefits.

- Before accessing benefits of NJ Earned Sick Leave or FFCRA Earned Leave benefits or NJ Temporary Disability Insurance (TDI) or Family Leave Insurance (FLI), an employee may choose to use his/her Paid Time Off (PTO), but his/her employer may not require him/her to do so unless the company’s handbook or union contract or prior agreement says otherwise. This flexibility is allowed during the first two unpaid weeks of the 12-week benefit period under the FFCRA Family and Medical Leave as well. A worker in New Jersey has the following options in any sequence during these two weeks:
  - Use benefits under NJ Earned Sick Leave.
  - Use his/her PTO.
  - Use the two-week of benefits under the FFCRA Sick Leave for the first two unpaid weeks during the 12-week period of the FFCRA Family and Medical Leave. Using this option, benefits for the entire 12 weeks is 2/3 the wage rate, up to $200/day. Note that the closure of an employee’s child’s school or place of care because of the declared public health emergency is only qualifying reason for the FFCRA Family and Medical Leave.

- An employee who refuses to go to work at a non-essential business which remains open in defiance to the Governor’s executive order can use New Jersey Earned Sick Leave.

- If the employer of the employee who is on FFCRA paid leave or NJ Earned Sick Leave closes the business for any reasons, these paid sick leave benefits are payable only until the business closure, after which the employee is likely to be eligible for UI benefits. If, however, the business reopens later, the employee then is eligible for paid leave if any qualifying reason remains.

- Similarly, an employee who is on Temporary Disability Insurance (TDI) or Family Leave Insurance (FLI) and is laid off or terminated from the job for bona fide business reasons should file for UI benefits within four weeks after he/she or the family member has recovered. The UI-eligible individual must first notify NJDOL Division of Temporary Disability and Family Leave Insurance via its online form. For more information, visit: https://myunemployment.nj.gov/labor/myunemployment/before/circumstances/uad/index.shtml

- The Pandemic Emergency Unemployment Compensation (PEUC) under the CARES Act provides UI benefits to unemployed individuals who do not otherwise have enough work history to receive UI benefits. However, new entrants to the labor force who have not found their first jobs are ineligible for PEUC or any UI benefits (unless they become breadwinners of their families following the death from Covid-19 of families’ breadwinners on whom they were dependent.)

- A worker who refuses to work on site at a business which is open during the public-declared health emergency only because he/she wants to avoid exposure to the communicable infectious disease at the workplace is not eligible for any benefits on the chart unless he/she also has a qualifying reason (e.g. having a pre-existing condition such as a compromised immune system). If the worker has reasons to believe that the employer does not meet requirements of U.S. DOL Occupational Health and Safety Administration (OSHA), he/she should file a complaint to OSHA: https://www.osha.gov/SLTC/covid-19/

- An individual who has been receiving UI benefits while being furloughed but is asked to return to work at a reopened site is required to do so (which is equivalent to accepting a suitable job offer) unless he/she has any qualifying reason to remain on benefits. If such a person quits his/her job instead of returning to work in order to continue to receive UI benefits, he/she is considered to have committed fraud.

- New Jersey is one of 27 jurisdictions in the U.S. to have “Short Term Compensation” programs. In New Jersey, this program is known as the “Shared Work Program.” Employees of an employer with a Shared Work agreement with the State are eligible to receive UI benefits on a pro-rated basis according to the corresponding percentage of reduced pay due to temporary reductions in their hours and/or pay rates. The employer must have an agreement with NJDOL that includes a promise not to engage in permanent layoffs of their workers while the agreement is in force, and to reduce employees’ pay rates/hours by the same percentages within defined groups of employees. The employer must maintain all employees’ fringe benefits during the Shared Work period. Employees affected by reduced pay receive additional UI benefits under the CARES Act, including the PUC component (additional
$600/week in UI benefits through 7/31/20), up to the maximum UI amount under the NJ Shared Work Program. 
https://careerconnections.nj.gov/resources/sharedwork/shared_work_program.shtml

- A New Jersey worker who has used all benefits under his/her PTO, NJ Paid Sick Leave, and the FFCRA paid leave may apply for New Jersey’s partial wage replacement benefit – NJ TDI and FLI -- depending on qualifying reasons. However, an employee who is receiving workers’ compensation or NJTDI and is not working at all is not eligible to receive paid leave under the FFCRA.

- Employees in New Jersey may expand the duration of TDI by using accrued PTO from employers or NJ Earned Sick Leave benefits before or after TDI. However, their employers cannot require them to use these two benefits, if available, before TDI.

- Similarly, employers cannot require employees to use PTO before accessing NJFLI. If PTO and/or NJ Earned Sick Leave is/are used, these paid covered days are in addition to the FLI maximum duration.

- Workers with two jobs at two different employers can take FLI under one employer while still working at the second job as long as the hours of the second job don’t increase.

- An individual who is receiving UI benefits and then become disabled more than 14 days after the last day worked may be eligible for benefits under the “Disability During Unemployment (DDU)” program. 

- The more extensive protection provided NJ Family Leave Act (NJFLA) applies to all unpaid leave of New Jersey workers, including those on the federal FMLA.

- Periods of earned leave benefits under the FFCRA (both FFCRA “Paid Sick Leave” and “Expanded Family and Medical Leave”) all count towards the federal FMLA maximum duration of 12 weeks of leave in a 12-month period. However, paid leave under the FFCRA does not count towards NJ Earned Sick Leave or TDI/FLI or NJFLA or the employer’s PTO; FFCRA paid leave periods are in addition to State and employer’s benefit periods.

- Unlike the NJFLA, the federal FMLA does allow an employee to use leave time for his/her own medical condition. (Qualifying reasons for unpaid leave under the NJFLA stem from an employee’s need to care for a family member, caused by medical or public health emergency such as the closure of the employee’s child’s school or place of care following a pandemic or the birth of a child. In contrast, causes of qualifying reasons under the federal FMLA include medical-related events, experienced by both family members and the employees themselves.) So, an employee who otherwise meets eligibility requirements of both NJFLA and FMLA can take two periods of unpaid leave in a single 12-month period. For example,
  - One period of up to 12 weeks of leave under NJFLA to care for a family member whose school or place of care is closed during a Governor-declared health emergency (as long as a maximum 12 weeks of leave are taken in a 24-month period), plus
  - A second period of up to 12 weeks of leave under FMLA for the employee’s own “serious health condition,” e.g. complications from an illness caused by a “pandemic flu.”

See eligibility, documentation, and other requirements of NJFLA and FMLA in the above chart.

**Impacts of Benefits While on Unemployment, Earned Sick, Family, and Disability Benefits**

- **The Supplemental Security Income (SSI)** program is a “program of last resort.” SSI recipients are required by Title XVI of the Social Security Act to apply for unemployment and other benefits for which they may be eligible.2  

  The Social Security Administration (SSA) considers all of the benefits listed in the above heading to be *countable unearned income*. Each dollar from other benefits will reduce the SSI payment by one dollar, with the exception of the $20 “general exclusion.” All components of regular and expanded UI benefits, including the additional $600/week CARES Pandemic Unemployment Compensation (PUC) which is payable to UI beneficiaries who were eligible during the period from April through July 2020, will reduce and may result in the suspension of SSI payments.

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2 [https://secure.ssa.gov/apps10/poms.nsf/lnx/0500501001](https://secure.ssa.gov/apps10/poms.nsf/lnx/0500501001)
Individuals whose SSI has been suspended because their total countable income exceeds the threshold must contact SSA immediately as soon as their UI and other benefits are reduced – either because they have returned to work or because they have exhausted these benefits. Once the reported total countable income has fallen below the threshold, the SSA is supposed to resume SSI payments without a new application provided this happens within 12 months of the SSI suspension date, so long as other SSI eligibility requirements continue to be met.

SSI recipients should also be mindful of the strict rules regarding resource limits. Because of the backlog in processing UI claims, UI recipients may receive multiple weeks of retroactive benefits at one time. Other than immediately spending these funds down, affected SSI recipients may also consider opening ABLE accounts to transfer excess funds into them. 3 SSI recipients are required to report their unemployment benefits to SSA by the 10th of the month.

- Beneficiaries of Social Security retirement, survivors and Social Security Disability Income (SSDI) are not impacted by their receipt of any benefits which increase their unearned income. The SSA does not impose any resource limits on these beneficiaries.

- Medicaid Eligibility

Section 2104(h) of the CARES Act specifically allows for the additional $600 per week in Pandemic Unemployment Compensation (PUC) to be disregarded from countable income for both Medicaid and Children’s Health Insurance Program (CHIP) eligibility determinations. However, base benefits of state UI and federal Pandemic Unemployment Assistance (PUA) are countable incomes for both eligibility determination purposes. 4 In New Jersey, the additional $600/week in PUC benefit is paid separately from the base state UI and PUA benefits. This practice should help UI recipients identify which streams of UI benefits are countable for Medicaid/CHIP eligibility, and should ease the Medicaid eligibility review process.

New Jersey and other states which have accepted the 6.2% increase in the Federal Medical Assistance Percentages (FMAP) from the federal government are required to continue to provide Medicaid coverage to Medicaid-eligible individuals as of 3/18/20 through the end of the federally-declared Covid-19 emergency (currently through 7/31/20.)

Medicaid Communication No. 20-04, issued on 4/23/20 by the New Jersey Division of Medical Assistance and Health Services (DMAHS), effective on 3/18/20, provides some flexibility with respect to self-attestation of income and resources when the Eligibilities Determination Agencies (EDA) are unavailable to verify these figures electronically. 5

Some individuals whose Medicaid eligibility is completely dependent on their receiving SSI should look to other types of Medicaid for New Jerseyans for which they may be eligible. 6

Section 1619(b) of the Social Security Act allows certain SSI beneficiaries who work to keep Medicaid eligibility even after their SSI has been suspended. Such individuals must meet Section 1619(b) requirements. 7 A 1619(b) individual who has lost his/her job thus becomes ineligible for Medicaid under this Section of the Act.

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3 https://www.state.nj.us/humanservices/dds/hottopics/able/


7 Eligibility requirements of Section 1619(b): having received an SSI cash payment for at least one month; having earned income from work and needing Medicaid benefits to continue to work, but having insufficient gross earnings to replace Medicaid and SSI benefits; and meeting SSA’s disability and non-disability requirements. Eligible individuals who work in New Jersey may have countable income of up to $35,520 a year in 2020 to keep Medicaid while working. https://www.ssa.gov/disabilityresearch/wi/1619b.htm
The above DMAHS Communication allows individuals with Medicaid eligibility through NJ WorkAbility to remain on Medicaid if they have temporarily lost employment during Covid-19 emergency. DMAHS has requested federal approval for additional flexibilities in Medicaid and CHIP eligibility determination.

Individuals with NJ WorkAbility who receive earned sick or family leave benefits but still have their jobs must be mindful of WorkAbility’s unearned income threshold of $1,064/month as these benefits are countable unearned income.

- According to the Guidance of the U.S. Department of Housing and Urban Development (HUD)\(^8\), the additional $600/week in PUC benefits is disregarded in rent calculations for holders of HUD-funded housing vouchers. However, the base UI/PEUC and paid sick/family leave benefits are countable income in such rent calculations. The Division of Developmental Disabilities (DDD) is using the same principle as HUD’s to determine rent for holders of DDD-subsidized housing vouchers.

  HUD urges the public to check with local public housing authorities or property owners as to how they should treat these benefits in their rent calculations. HUD has also placed a temporary ban on evictions for non-payment of rent, fees, and penalties related to non-payment of rent. This ban applies to all tenants of HUD-subsidized housing.

- All components of UI and paid sick/family leave benefits will reduce Supplemental Nutrition Assistance Program (SNAP) and Temporary Assistance for Needy Families (TANF) awards.

INFORMATION RESOURCES

New Jersey. Department of Labor:


What is Unemployment Insurance? https://myunemployment.nj.gov/labor/myunemployment/before/about/


U.S. Department of Labor.


\(^8\) https://www.hud.gov/sites/dfiles/Housing/documents/HUD_Multifamily_Corona_QA_FINAL.pdf
U.S. Department of Labor. Wage and Hour Division.

Families First Coronavirus Response Act: Questions and Answers.  
https://www.dol.gov/agencies/whd/pandemic/ffcra-questions

Webinar on the Families First Coronavirus Response Act (FFCRA):

- Slides:  https://www.dol.gov/sites/dolgov/files/WHD/Pandemic/FFCRA_webinar.pdf
- Recorded webinar:  https://dolwhd.cosocloud.com/pm4jvdnb4sch/?proto=true

Family and Medical Leave Act.  https://www.dol.gov/agencies/whd/fmla

COVID-19 and the Family and Medical Leave Act: Questions and Answers.  
https://www.dol.gov/agencies/whd/fmla/pandemic

Cornell Institute on Employment and Disability.  COVID-19 and Social Insurance and Benefit Programs.  

Centers for Medicare and Medicaid Services.  COVID-19 FAQs on Implementation of Section 6008 of the Families First Coronavirus Response Act (FFCRA) and the Coronavirus, Aid, Relief, and Economic Security (CARES) Act.  

The Arc.  COVID-19, Unemployment, and People with Disabilities.  

Legal Assistance

Legal Services of New Jersey (LSNJLAW) provides free legal assistance to low income New Jerseyans in civil matters.

- Phone: 1-888- LSNJ-LAW (1-888-576-5529), weekdays between 8:00 am 5:30 pm, or
- Online submissions:  https://lsnjlawhotline.org/

Other useful resources of LSNJLAW:

- Looking Out for Your Legal Rights (May 2020).  
  https://www.lsnilaw.org/Publications/Pages/Looking%20Out%20Articles/May20LOWeb.pdf
- COVID-19 Paid Sick Leave and Expanded Paid Family and Medical Leave.  
  https://www.lsnilaw.org/Health-Care/Coronavirus/Pages/COVID19-Paid-Sick-Leave.aspx
- Coronavirus and Unemployment.  
  https://www.lsnilaw.org/Health-Care/Coronavirus/Pages/Coronavirus-and-Unemployment.aspx


May 20, 2020