

REBNY Resources:

# How to Apply for Unemployment Benefits in the Federal Stimulus Package During the Coronavirus (COVID-19) Crisis

The Real Estate Board of New York (REBNY) has put together the following resource on how to apply for unemployment benefits.

With the Congress' passage of the CARES Act, also known as the Coronavirus (COVID-19) federal stimulus package, most individuals who have been laid off or who have seen a loss of wages are eligible for unemployment benefits through the New York State Department of Labor – this includes independent contractors, making residential real estate agents eligible for coverage.

**AVOID DELAYS:** Agents must file as independent contractors, not as an employee of their brokerage firm, in order to be eligible for unemployment benefit.

Any unemployment benefits you may be eligible for are directly through the CARES Act and not with your brokerage firm.

For a list of FAQ's regarding unemployment insurance eligibility, [click here](#).

## IF I AM A TRADITIONAL W2 EMPLOYEE

**What am I qualified to receive:**

- 26 weeks of unemployment benefits.
- An additional \$600 per week until July 31, 2020.
- This would begin April 5, 2020.
- You may be eligible to receive an additional 13 weeks of unemployment benefits if you are still unemployed after 26 weeks.

**How can I apply:**

You can apply online at [unemployment.labor.ny.gov/](https://unemployment.labor.ny.gov/).

*Important Note: This overview should not be construed as offering or providing legal advice in any form. The information contained herein is for informational purposes only and is not intended to be exhaustive or complete. This document is not intended to replace the reader's need to speak with their own legal counsel regarding the issues presented. All readers should seek independent legal advice where they have specific legal questions pertaining to specific legal circumstances or where otherwise appropriate.*

## IF I AM AN INDEPENDENT CONTRACTOR, SELF-EMPLOYED INDIVIDUAL OR OTHER 1099 WORKER

The Pandemic Unemployment Assistance (PUA) program allows for independent contractors, those who are self-employed and other 1099 workers to receive the same unemployment assistance benefits as traditional employees. If you are not sure whether you qualify, please [check your eligibility for PUA here](#).

### What am I qualified to receive:

- 26 weeks of PUA benefits.
- An additional \$600 per week until July 31, 2020.
- This would begin April 5, 2020.
- You may be eligible to receive an additional 13 weeks of unemployment benefits if you are still unemployed after 26 weeks.

### How can I apply:

You can apply online at [unemployment.labor.ny.gov/](https://unemployment.labor.ny.gov/).

**If you are filing a new unemployment insurance claim, the day you should apply is based on the first letter of your last name.**

- **A - F** file on Monday.
- **G - N** file on Tuesday.
- **O - Z** file on Wednesday.
- **Missed your day?** File on Thursday, Friday or Saturday.

Any claim you file will be backdated to the date you became unemployed. If you are eligible, you will be paid for all benefits due.

*Please note: The NYS Department of Labor is seeing a record number of applicants for unemployment insurance benefits. As such, they have set up the following process to best serve the public as efficiently as possible.*

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