

## Filing for Pandemic Unemployment Assistance as a Self-Employed Shellfish Harvester or Grower

Pandemic Unemployment Assistance or PUA, is a program established by the CARES Act to extend unemployment benefits to those not typically eligible for unemployment, like self-employed fishermen or growers. Shellfish harvesters and growers unable to sell product due to the collapse of the market in the wake of coronavirus (COVID-19) do qualify for unemployment benefits under the PUA. These benefits are distributed through the state. The weekly check includes a calculated amount based on your previous years income plus an additional \$600/week in Federal Pandemic Unemployment Compensation for the period of that program. The application is fairly quick (30 minutes or so if you have all the info needed) and not too difficult. MA shellfish harvesters and growers have applied and been approved for these benefits.

To start, this is an online application, which can be done on any computer or smartphone with internet access. A link to start the application and a description of the program is available here:

<https://www.mass.gov/how-to/apply-for-pandemic-unemployment-assistance>

If you do not have access to the online application through a smartphone or computer, you may want to consider working with a family member or other trusted source. The application also requires an email to setup an account online so if you don't traditionally use email you may consider setting one up for this purpose or work again through a trusted source.

Some things to note:

- The requested form of income verification for self-employed is a 2019 IRS schedule C or for farmers a schedule F documenting net profit or loss after expenses. No documents are requested when applying, but will be needed for verification when asked. Providing an honest estimate of 2019 income will be enough for application, but have documentation ready as you would be required to return funds if you overestimated.
- If you had any income more than \$5100 from an **employer** in 2019 that took taxes out of your paycheck, then you are qualified for regular unemployment rather than the PUA program. A link to start the application is available here: <https://www.mass.gov/how-to/apply-for-unemployment-benefits>
- Even if you are still getting partial earnings, or selling shellfish at a much reduced rate, you may still receive some benefit depending on level of income lost compared to 2019.
- These benefits are retroactive back to at least the week of March 14, possibly to 2/2/20.
- If you choose not to receive electronic communication or not to do direct deposit of funds there may be delays in receiving PUA benefits.
- You will need to weekly certify the need for the benefit and update on any income earned and how that effects the weekly benefit. This can be done online or over phone:

Online: To certify online, visit <https://ui-cares-act.mass.gov/PUA/> and log in to your account. Your online account is accessible twenty-four hours a day and seven days a week.

By Phone: To certify by phone, call (877) 626-6800, Monday through Friday between 8:30 AM and 4:30 PM Eastern Time, or Saturday between 8:00 AM and 12:00 PM Eastern Time.

For assistance:

- MA Department of Unemployment Assistance, Phone: (877) 626-6800
- MASS HIRE Cape and Islands Career Center, Phone: 508-771-5627
- Community Development Partnership, Phone: (508)-240-7873 x18 or email: [pam@capecdp.org](mailto:pam@capecdp.org)  
If you live in Provincetown, Truro, Wellfleet, Eastham, Orleans, Chatham, Harwich and Brewster
- Fishing Partnership Navigators:
  - Morgan Eldredge 508-237-9402 [meldredge@fishingpartnership.org](mailto:meldredge@fishingpartnership.org)
  - Shannon Eldredge 508-958-6580 [seldredge@fishingpartnership.org](mailto:seldredge@fishingpartnership.org)
- SCORE Cape Cod and the Islands, Phone: 508-775-4884