

**IOWA WORKFORCE DEVELOPMENT  
UNEMPLOYMENT INSURANCE APPEALS BUREAU**

---

**AMANDA L RUPE**  
Claimant

**APPEAL 21R-DUA-01575-JC-T**

**ADMINISTRATIVE LAW JUDGE  
DECISION**

**IOWA WORKFORCE  
DEVELOPMENT DEPARTMENT**

**OC: 08/16/20**  
**Claimant: Appellant (2)**

---

PL 116-136, Sec. 2102– Federal Pandemic Unemployment Assistance  
20 CFR 625 – Disaster Unemployment Assistance

**STATEMENT OF THE CASE:**

On January 27, 2021, the claimant filed an appeal from the Iowa Workforce Development decision dated January 23, 2021 that determined claimant was not eligible for federal Pandemic Unemployment Assistance (PUA) benefits.

A first telephone hearing was scheduled for July 21, 2021. When claimant did not register or appear for the hearing, the appeal was dismissed. (See Appeal 21A-DUA-00788-JC-T.) Claimant successfully requested reopening to the Employment Appeal Board (EAB), who remanded the matter for a new hearing.

After proper notice, a telephone hearing was held on July 21, 2021. The claimant participated personally. The administrative law judge took official notice of the administrative records. Claimant Exhibit A and B were admitted.

**ISSUE:**

Is the claimant eligible for Pandemic Unemployment Assistance?

**FINDINGS OF FACT:**

Having reviewed all of the evidence in the record, the administrative law judge finds: In March 2020, the United States declared a public health emergency based on the COVID-19 pandemic.

Claimant filed a claim for state unemployment insurance benefits with an effective date of August 16, 2020. Claimant is self-employed and has no insured wages in his monetary record. Therefore, claimant is not eligible for regular unemployment insurance benefits.

Then claimant applied for Pandemic Unemployment Assistance (PUA) benefits. Claimant has owned and operated Handy Mandy since 2019, performing a variety of maintenance and remodeling services. Claimant has no employees and generally works 36-38 hours per week and earns on average \$1,660.00 in wages each month, depending on the services performed.

Claimant's last assignment prior to filing her claim for benefits ended on June 26, 2020. She had several assignments/jobs cancel in response to COVID-19.

Claimant stated that due to COVID-19, she has experienced a decline in business. Claimant stated customers are afraid to interact with her and did not want her entering their house due to the pandemic. Claimant remained open and available but had limited job opportunities from June 26, 2020 until January or February 2021.

From December 16-30, 2020, claimant self-quarantined due to COVID-19 exposure.

Claimant has no other barriers to employment. Claimant has not had symptoms of Covid-19. No one in claimant's household has been diagnosed with Covid-19.

### **REASONING AND CONCLUSIONS OF LAW:**

For the reasons that follow, the administrative law judge concludes the claimant is eligible for Pandemic Unemployment Assistance (PUA) benefits.

The Coronavirus Aid, Relief, and Economic Security Act, Public Law 116-136, Sec. 2102 provides for unemployment benefit assistance to any covered individual for any weeks beginning on or after January 27, 2020 which the individual is unemployed, partially unemployed, or unable to work due to COVID-19.

Effective June 12, 2021, the State of Iowa ended its participation in federal pandemic-related unemployment benefit programs. (Iowa will continue to pay regular unemployment claims).

See <https://www.iowaworkforcedevelopment.gov/COVID-19>

The issue to be determined here is whether claimant is a "covered individual" within the meaning of applicable law.

Section 2102 of the CARES Act describes a covered individual as follows:

(3) COVERED INDIVIDUAL.—The term "covered individual"—

(A) means an individual who—

(i) is not eligible for regular compensation or extended benefits under State or Federal law or pandemic emergency unemployment compensation under section 2107, including an individual who has exhausted all rights to regular unemployment or extended benefits under State or Federal law or pandemic emergency unemployment compensation under section 2107; and

(ii) provides self-certification that the individual—

(l) is otherwise able to work and available for work within the meaning of applicable State law, except the individual is unemployed, partially unemployed, or unable or unavailable to work because—

(aa) the individual has been diagnosed with COVID-19 or is experiencing symptoms of COVID-19 and seeking a medical diagnosis;

(bb) a member of the individual's household has been diagnosed with COVID-19;

(cc) the individual is providing care for a family member or a member of the individual's household who has been diagnosed with COVID-19;

(dd) a child or other person in the household for which the individual has primary caregiving responsibility is unable to attend school or another facility that is closed as a direct result of the COVID-19 public health emergency and such school or facility care is required for the individual to work;

(ee) the individual is unable to reach the place of employment because of a quarantine imposed as a direct result of the COVID-19 public health emergency;

(ff) the individual is unable to reach the place of employment because the individual has been advised by a health care provider to self-quarantine due to concerns related to COVID-19;

(gg) the individual was scheduled to commence employment and does not have a job or is unable to reach the job as a direct result of the COVID-19 public health emergency;

(hh) the individual has become the breadwinner or major support for a household because the head of the household has died as a direct result of COVID-19;

(ii) the individual has to quit his or her job as a direct result of COVID-19;

(jj) the individual's place of employment is closed as a direct result of the COVID-19 public health emergency; or

(kk) the individual meets any additional criteria established by the Secretary for unemployment assistance under this section; or

(ll) is self-employed, is seeking part-time employment, does not have sufficient work history, or otherwise would not qualify for regular unemployment or extended benefits under State or Federal law or pandemic emergency unemployment compensation under section 2107 and meets the requirements of subclause (l); and

(B) does not include—

(i) an individual who has the ability to telework with pay; or

(ii) an individual who is receiving paid sick leave or other paid leave benefits, regardless of whether the individual meets a qualification described in items (aa) through (kk) of subparagraph (A)(i)(l).

The United States Code authorizes the Secretary of the United States Department of Labor to enter into agreements with states to administer Pandemic Unemployment Assistance (PUA) benefits under the CARES Act. PL 116-136, Sec. 2102(f). The United States Department of

Labor has issued operating instructions to states in implementing section 2102 of the CARES Act. Iowa Code § 96.11 mandates that Iowa Workforce Development “shall cooperate with the United States department of labor to the fullest extent consistent with the provisions of this chapter. . .” When implementing section 2102, the operating instructions direct states to first consult section 2102 of the CARES Act and then the operating instructions. When both are silent, states should refer to section 625 of title 20, Code of Federal Regulations. When consulting the regulations, the term “COVID-19 public health emergency” is to be substituted for the term “major disaster” and the term “pandemic is to be substituted for the term “disaster.”

In the Department of Labor’s Unemployment Insurance Program Letter No. 16-20, Change 2, it states:

b. Clarification on item (kk) of acceptable COVID-19 related reasons. Section 2102(a)(3)(A)(ii)(I)(kk) of the CARES Act provides for the Secretary of Labor to establish any additional criteria under which an individual may self-certify eligibility for PUA benefits. Section C.1.k. of Attachment I to UIPL No. 16-20 provides for coverage of an independent contractor whose ability to continue performing his or her customary work activities is severely limited because of the COVID-19 public health emergency. The example provided includes a driver of a ride sharing service who has been forced to suspend operations because of COVID-19. Question 42 of Attachment I to UIPL No. 16-20, Change 1, explains that an independent contractor who experiences a “significant diminution of work as a result of COVID-19” may be eligible for PUA.

With these examples in UIPL Nos. 16-20 and 16-20, Change 1, the Secretary provides coverage under item (kk) to those self-employed individuals who experienced a significant diminution of services because of the COVID-19 public health emergency, even absent a suspension of services.

In this case, claimant experienced a significant diminution of services because of the COVID-19 pandemic health emergency and is therefore eligible for PUA benefits under subsection (kk) effective August 16, 2020. Claimant would also qualify for PUA benefits subsection (ff) for the period of December 16-30, 2020.

According to the guidance provided by the U.S. DOL, PUA claims are effective the week filed, but “they must be backdated to the first week during the [Pandemic Assistance Period] in which the individual meets the definition of a covered individual. UIPL 16-20, Attachment I-11. Claimant’s last assignment ended on Friday, June 26, 2020. Therefore, claimant’s request for Pandemic Unemployment Assistance (PUA) benefits is granted effective Sunday, June 28, 2020. PUA benefits are allowed, provided claimant is otherwise eligible.

**DECISION:**

The Iowa Workforce Development decision dated January 23, 2021 that determined claimant was not eligible for federal Pandemic Unemployment Assistance (PUA) is REVERSED. The claimant’s request for PUA benefits is GRANTED. The claimant’s request for Pandemic Unemployment Assistance (PUA) benefits is granted effective Sunday, June 28, 2020. PUA benefits are allowed, provided claimant is otherwise eligible.

*Jennifer L. Beckman*

---

Jennifer L. Beckman  
Administrative Law Judge  
Unemployment Insurance Appeals Bureau  
Iowa Workforce Development  
1000 East Grand Avenue  
Des Moines, Iowa 50319-0209  
Fax 515-478-3528

July 28, 2021  
Decision Dated and Mailed

jlb/ol