

FEMA Lost Wages Supplemental Payment Assistance

To ease the economic burden for those struggling with lost wages due to COVID-19, President Donald J. Trump authorized FEMA to expend up to \$44 billion from the Disaster Relief Fund for lost wage payments.

FEMA will provide grants to participating states, territories, and the District of Columbia to administer delivery of lost wages assistance for which they will receive an additional amount up to 5% of the total grant award to cover their administrative costs, subject to the cost share.

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FEMA

Questions on this External Affairs Guidance can be directed to [Geralyn Ryan](#).

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1. Media Statement

The following statement was sent to the White House on 8/8/2020:

“Today, President Trump authorized FEMA to provide up to \$44 billion from its Disaster Relief Fund to deliver supplemental payments to those who have lost employment as a result of the COVID-19 pandemic. FEMA will provide funding to states and territories that request and apply for assistance. States and territories will distribute the funds through their regular unemployment insurance system. President Trump’s administration continues to recognize the financial distress affecting families across the country and through this extraordinary executive action today provides billions of dollars in disaster relief to supplement unemployment benefits for those who have lost wages due to COVID-19.”

2. News Release Template

FEMA Announces Lost Wages Grant to

On August 8, 2020, President Trump made available up to \$44 billion from FEMA’s Disaster Relief Fund to provide financial assistance to Americans who have lost wages due to the COVID-19 pandemic. Today, **XXstateXX** agreed to administer a lost wages program for its citizens who are unemployed due to COVID-19.

FEMA Administrator Pete Gaynor approved **XXstateXX** for grants under this unprecedented program. FEMA’s grant funding will allow **XXstateXX** to provide those unemployed due to COVID-19 \$300 per week on top of their regular unemployment benefit. FEMA will work with **XXstateXX** Governor **XXnameXX** to implement state systems to make this funding available to the residents of their state.

FEMA looks forward to working with the governors of additional states and territories who agree to administer a lost wages program to bring financial relief to unemployed Americans.

To learn more about FEMA's lost wages supplemental payment assistance, visit: <https://www.fema.gov/fact-sheet/fema-lost-wages-supplemental-payment-assistance>

3. Timeline

Date	Action	Lead
8/7/2020	External Affairs Guidance crafted	External Affairs, Lost Wages Working Group
8/8/2020	Media Statement, FEMA Advisory, and Lost Wages Talking Points developed/approved	External Affairs, Lost Wages Working Group
8/8/2020	President's memo issued	EA to inform all parties
8/9/2020	FEMA Advisory Released	OEA Executive Office; OEA Congressional and Intergovernmental Affairs Division
8/14/2020	External Affairs Guidance routed	External Affairs, ORR
8/17/2020	Regional Recovery Briefing	IA/OCC/OCFO/GPD
8/19/2020	External Affairs Guidance Finalized	OEA Executive Office
8/19/2020	Lost wages briefing during Tribal call	OEA IGA and ORR
8/20/2020	Pen and Pad with national media	OEA and ORR
8/20/2020	IGA stakeholder call	ORR and Department of Labor
8/25/2020	Lost wages briefing during EAO monthly call	OEA and ORR

4. Key Messages and Talking Points

Key Messages

- Lost wages assistance will help Americans struggling with unemployment as a result of the coronavirus (COVID-19) pandemic, FEMA will provide states with up to \$300 per week for eligible individuals. Lost wages assistance will increase the amount of assistance states can provide to unemployed Americans without significantly increasing the cost for states to offer unemployment insurance.
- This assistance is intended to help people support themselves and their families as they look for a new position. An extra \$300 per week will allow people struggling with unemployment to buy school supplies for their children, put food on the table and possibly save them from eviction.
- This is the largest grant program in the history of FEMA's Individual Assistance program. FEMA is working closely with the White House and other federal agencies like the Departments of Labor and Treasury to help states apply for and receive lost wages assistance

- The President's authorization for FEMA to use Disaster Relief Fund money to supplement the payment of lost wages as a result of COVID-19 is in addition to the \$8.8 billion FEMA has already obligated in the fight against COVID-19.

Talking Points

- To help meet the needs of the American people, the FEMA Administrator is authorized to use Disaster Relief Funds to deliver financial assistance to people who have lost employment as a result of the COVID-19 pandemic. This authority is granted in accordance with section 408 (e) (2) of the Stafford Act (42 U.S.C. 5174 (e) (2)) ("lost wages assistance") to states, tribes and territories under a major disaster declaration.
- FEMA will provide the states, territories and the District of Columbia \$300 in federal funding per individual, per week, starting from August 1, 2020. The supplemental payments will continue until one of these three occurrences: 1. The Disaster Relief Fund balance reaches \$25 billion, 2. Congress enacts a replacement unemployment relief program, or 3. the supplemental program end date of no later than December 27, 2020.
- The Department of Labor will provide technical guidance to state unemployment offices to assist them in using their current systems to distribute the supplemental payments.
- Overview of the process
 - FEMA will provide the state, territory or District of Columbia instructions on how to complete the required forms on [grants.gov](https://www.grants.gov) to apply for the supplemental lost wage assistance. Additionally, FEMA will offer guidance on the State Administrative Plan.
 - State or territories governor's or chief executives will request and apply for the supplemental payments via the [grants.gov](https://www.grants.gov) website. Instructions and additional guidance is available at [FEMA.gov](https://www.fema.gov).
 - Upon approval, FEMA will obligate funds to the state or territory, who will administer the lost wages assistance in conjunction with their respective unemployment offices.
 - States, territories and the District of Columbia may provide eligible individuals \$400 per week, with a \$300 federal contribution. States, territories and the District of Columbia will administer the program and distribute the funds through their regular unemployment insurance system, as a supplemental payment.
- Eligibility criteria extends to current recipients of at least \$100 per week of any of the following benefits on or after August 1, 2020
 - Unemployment compensation, including Unemployment Compensation for federal employees (UCFE) and Unemployment Compensation for Ex-Service members (UCX)
 - Pandemic Emergency Unemployment Compensation (PEUC)
 - Pandemic Unemployment Assistance (PUA)
 - Extended Benefits (EB)

- Short-Time Compensation (STC)
- Trade Readjustment Allowance (TRA)
- Payments under the Self-Employment Assistance (SEA) program
- Recipients must self-certify that they are unemployed, partially unemployed, or unable or unavailable to work due to disruptions caused by COVID-19.
- The president declared a national emergency concerning the novel coronavirus disease (COVID-19) outbreak on March 13, 2020. Since then, all 50 states, five territories, the Seminole Tribe of Florida and Washington, D.C. were approved for major disaster declarations to assist with additional needs identified.

5. Fact Sheet

Headline: FEMA Lost Wages Supplemental Payment Assistance

To ease the economic burden for those struggling with lost wages due to the coronavirus (COVID-19) pandemic, President Donald J. Trump authorized FEMA to expend up to \$44 billion from the Disaster Relief Fund for lost wage payments.

FEMA will provide grants to participating states, territories, and the District of Columbia (hereinafter “states”) to administer delivery of lost wages assistance for which they will receive an additional amount up to 5% of the total grant award to cover their administrative costs, subject to the cost share.

The President's authorization for FEMA to use the Disaster Relief Fund (DRF) to supplement the payment of lost wages as a result of COVID-19 is in addition to the \$8.8 billion FEMA has already obligated to date in the fight against COVID-19.

The President has authorized the FEMA Administrator to provide grants to the states to make supplemental lost wages payments to those receiving unemployment insurance compensation, in accordance with section 408(e)(2) and (f) of the Stafford Act (42 U.S.C. §§ 5174(e)(2), (f)).

Process Overview

A state may request assistance by applying for a grant award to administer the supplemental payments for lost wages.

FEMA has provided states with complete instructions, required forms, and recommended templates to support the application process. These materials are currently available on [fema.gov](https://www.fema.gov) and [grants.gov](https://www.grants.gov).

In making a request, the state government must submit the following to FEMA:

- Standard Form (SF) 424, Application for Federal Assistance

- SF-424A Budget Information for Non-Construction Programs
- Provide a weekly benefits and claimant projection for each category of benefits listed for eligible individuals
- SF-424B Assurances for Non-Construction Programs
- Grants.gov Lobbying Form
- SF-LLL Disclosure of Lobbying Activities
 - FEMA Form 010-0-11: Individuals and Households Program - Other Needs Assistance Administrative Option Selection that includes the correct selections for an ONA Lost Wages Grant
- Indicate selection of \$300 or \$400 weekly supplemental lost wages payment to eligible individuals
- New State Administrative Plan

Upon approval, FEMA will obligate funds to the state, which will administer the lost wages payments in conjunction with its respective unemployment office. States may provide supplemental lost wages payments to eligible individuals retroactively, beginning with the week of unemployment ending August 1, 2020.

Eligibility

A state may provide supplemental lost wages payments from the week of unemployment ending August 1, 2020, to individuals (“claimants”) currently eligible for at least \$100 per week in unemployment insurance compensation from any of the following:

- Unemployment compensation, including regular State Unemployment Compensation, Unemployment Compensation for Federal Employees (UCFE) and Unemployment Compensation for Ex-Service members (UCX)
- Pandemic Emergency Unemployment Compensation (PEUC)
- Pandemic Unemployment Assistance (PUA)
- Extended Benefits (EB)
- Short-Time Compensation (STC)
- Trade Readjustment Allowance (TRA)
- Payments under the Self-Employment Assistance (SEA) program

Claimants will be required to self-certify that they are unemployed or partially unemployed due to disruptions caused by the COVID-19 pandemic as part of the initial unemployment insurance claims process and or required weekly recertifications.

States may provide claimants a lost wages supplement of up to \$400, composed of a \$300 federal contribution from the Disaster Relief Fund and an additional amount up to \$100 from state funds. The state-funded portion may be sourced from the Coronavirus Aid Relief and Economic Security fund allocation. The total lost wages supplemental payment may not exceed \$400.

States may instead provide claimants the lost wages supplement of \$300 paid entirely from the \$300 federal contribution and satisfy the match, with no additional state payout, by leveraging existing state funding used to pay regular state unemployment benefits. In this case, the state must demonstrate at the aggregate level that the total of its state-funded unemployment benefits to claimants receiving the lost wages supplement were at least 25 percent of the total lost wage assistance benefits paid in conjunction with all of the unemployment programs listed above.

Lost wages payments must be administered and delivered by states pursuant to grant agreements with FEMA, in conjunction with the state's unemployment insurance system. Since states are administering the grants, if a claimant is denied a lost wages payment states will use their existing policies and processes for adjudicating appeals from individuals denied unemployment insurance benefits. States are also responsible for recovering improper lost wages payment benefits from claimants. FEMA will not administer benefits directly to claimants.

FEMA grants for lost wages supplemental payments will continue until the earlier of: 1) FEMA has expended \$44 billion from the Disaster Relief Fund (DRF), 2) The DRF balance reaches \$25 billion, 3) enactment of legislation providing supplemental Federal unemployment compensation, or similar compensation, for unemployed or partially employed individuals due to COVID-19, or 4) December 27, 2020. FEMA grant funding to each state will be based on the state's projected estimate of the amount of lost wages supplemental payments to be made per week, the estimate of eligible claimants, and a planning estimate for the state, inclusive of FEMA's budgetary authority.

States must apply for this grant through the Grants.gov portal. To access application forms and instructions, from the portal homepage, select "Applicants" then "Apply for Grants." Enter funding opportunity ID DHS-20-ONA-050-00-99, select "Download Package," and then follow the prompts to download the application package, which will include the required standard forms. FEMA Form 010-0-11 and the State Administrative Plan should be included as attachments. Grants.gov provides applicants 24/7 technical support via the toll-free number 1-800-518-4726 and email at support@grants.gov.

States with questions about the grant and how to administer the program can contact the FEMA Individuals and Households Help Desk at FEMA-IHPHelpdesk@fema.dhs.gov.

States with questions regarding the intersection of this grant with state unemployment benefit programs can contact the Department of Labor at covid-19@dol.gov.

6. FEMA Advisory

Headline: FEMA Authorized to Use Disaster Funds to Supplement Unemployment Benefits

To help ease the financial burden on those who are unemployed because of the coronavirus (COVID-19) pandemic, President Trump authorized FEMA to use Stafford Act disaster relief funds to provide supplemental payments for lost

wages due to the COVID-19 pandemic. Up to \$44 billion in Disaster Relief Funding is available to support this initiative.

FEMA will provide funding to states and territories that request and apply for assistance. Unemployed Americans who have lost wages because of COVID-19 may be eligible for assistance.

On March 13, 2020, President Trump declared a national emergency concerning the novel coronavirus disease (COVID-19). Since then, all 50 states, five territories, the Seminole Tribe of Florida and the District of Columbia were approved for major disaster declarations to assist with additional needs. The new funding for lost wages is in addition to the \$8.8 billion FEMA has already obligated in support of COVID-19 efforts.

FEMA is working closely with the White House and other federal agency partners to develop guidance on the process for states and territories to easily request and receive funds. States and territories may provide eligible individuals \$400 per week, with a \$300 federal contribution. The states and territories will administer the program and distribute the funds through their regular unemployment insurance system, as a supplemental payment. Since tribes do not have established unemployment insurance systems, tribal members can access supplemental lost wages payments through the state, territory or District of Columbia unemployment agency, as they do with regular unemployment.

This program will be applied retroactively to the week ending August 1 and continues through no later than December 27, 2020, or until the balance of the Disaster Relief Fund reaches \$25 billion, or Congress enacts a replacement unemployment relief program.

Individuals who currently receive at least \$100 per week of unemployment compensation benefits, and provide self-certification that they are unemployed, or are unable or unavailable to work due to disruptions caused by COVID-19 are eligible for the supplement through their state or territory unemployment office.

Contact Us

If you have any questions, please contact Office of External Affairs:

- Congressional Affairs at (202) 646-4500 or at FEMA-Congressional-Affairs@fema.dhs.gov
- Intergovernmental Affairs at (202) 646-3444 or at FEMA-IGA@fema.dhs.gov
- Tribal Affairs (202) 646-3444 or at FEMA-Tribal@fema.dhs.gov
- Private Sector Engagement at (202) 646-3444 or at nbeoc@max.gov

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Also, follow Administrator Pete Gaynor on Twitter [@FEMA_Pete](#).

Mission

Helping people before, during, and after disasters.

7. FEMA Bulletin

Headline: FEMA Assistance for Unemployed Americans

To help ease the financial burden on those who are unemployed because of the coronavirus (COVID-19) pandemic, President Trump authorized FEMA to use Stafford Act disaster relief funds to provide supplemental payments for lost wages due to the COVID-19 pandemic. Up to \$44 billion in Disaster Relief Funding is available to support this initiative.

Lost wages assistance will increase the amount of assistance states can provide to unemployed Americans without significantly increasing the cost for states to offer unemployment insurance. FEMA will provide funding to states and territories that request and apply for assistance.

This program will be applied retroactively to the week ending August 1 and continues through no later than December 27, 2020, or until the balance of the Disaster Relief Fund reaches \$25 billion, or Congress enacts a replacement unemployment relief program.

Individuals who currently receive at least \$100 per week of unemployment compensation benefits, and provide self-certification that they are unemployed, or are unable or unavailable to work due to disruptions caused by COVID-19 are eligible for the supplement through their state or territory unemployment office. Unemployed Americans who have lost wages because of COVID-19 may be eligible for assistance and should apply through their state unemployment office.

The new funding for lost wages is in addition to the \$8.8 billion FEMA has already obligated in support of COVID-19 efforts.

8. Frequently Asked Questions

Q: Why are we using authority under the Stafford Act Section 408 Other Needs Assistance (ONA) instead of Section 410 Disaster Unemployment Assistance (DUA)?

A: DUA is very limited and only available to individuals who aren't eligible for regular Unemployment Insurance (UI). The President's authorization for a \$300 lost wages payment from FEMA is for a supplemental payment on top of UI paid by the state/territory. Also, DUA is limited to what regular UI in the state/territory would pay out so it can't be used to supplement regular UI.

Q: Will this grant open other aspects of ONA or will it be just supplemental lost wages payments?

A: The only category of ONA authorized by the President for COVID-19 declarations is supplemental lost wages payments. Authorization of additional assistance remains under consideration.

Q: Will states and territories have a deadline to submit their application?

A: Yes – grant applications and completed administrative plans must be received by September 10, 2020 in order to be considered for a grant.

Q: How long will it take until the grant funding can be given to states and territories? How quickly will a state's or territory's grant application be approved?

A: The Presidential Memorandum was signed on August 8 and FEMA awarded the first four grants on August 14. FEMA must first receive an application from a state/territory. After a state/territory submits its application, FEMA approval time depends on whether the application is complete and addresses all grant requirements. Our experience to date is that FEMA will be able to approve applications very quickly, depending on completeness and sufficiency. Once the grant award is approved by FEMA and signed by a state/territory, funding will then be available within one business day of receipt of the fully executed grant award.

Q: How long will it take states and territories to administer that funding to individuals? Will it vary?

A: The timeframe to administer funding to individuals will vary by state/territory. States/territories must adjust their unemployment insurance system to access these funds and accommodate program requirements, such as claimant eligibility, which may factor into delivery time state/territory systems and capabilities vary. The Department of Labor estimates an average of three weeks from August 8, as states/territories adjust their systems concurrently with FEMA's review process. However, at least one state has estimated it will have all payments out retroactive to August 1 in less than one week from grant award.

Q: Is there money set aside for each state or is it the case that the fund will be drawn down on a first come first serve basis?

A: FEMA will use data from the Department of Labor, as well as state data received on applications to project the overall funding distributions. Approved grant applicants will receive an initial obligation of three weeks of needed funding. Additional disbursements will be made on a weekly basis in order to ensure that funding remains available for the states who apply for the grant assistance.

Q: How long does the program last?

A: FEMA grants for lost wages supplemental payments will continue until the earlier of: 1) FEMA expends \$44 billion from the Disaster Relief Fund (DRF); or 2) The total unobligated balance of the DRF decreases to \$25 billion; or 3) Legislation is enacted that provides, due to the COVID-19 pandemic, supplemental federal unemployment compensation or similar compensation for unemployed or partially-employed individual; or 4) December 27, 2020 which is the end of the period of performance for the grants.

Q: Which individuals are currently eligible?

A: A state/territory may provide supplemental lost wages payments to individuals ("claimants") currently eligible for at least \$100 per week in UI compensation from the week of August 1, 2020 from any of the following:

Unemployment compensation, including regular State Unemployment Compensation, Unemployment Compensation for Federal Employees (UCFE) and Unemployment Compensation for Ex-Service members (UCX)

- Pandemic Emergency Unemployment Compensation (PEUC)
- Pandemic Unemployment Assistance (PUA)
- Extended Benefits (EB)
- Short-Time Compensation (STC)
- Trade Readjustment Allowance (TRA)
- Payments under the Self-Employment Assistance (SEA) program

Individuals are required to self-certify through established state/territory unemployment insurance procedures that they are unemployed or partially unemployed due to disruptions caused by the COVID-19 pandemic as part of the initial unemployment insurance claims process. Claimants who previously self-certified that they are unemployed or partially unemployed due to disruptions caused by COVID-19 under Pandemic Unemployment Assistance will not need to recertify again.

Q: Is this grant for states, tribes and territories?

A: The President has authorized the FEMA Administrator to provide grants to states, territories, and the District of Columbia to make supplemental lost wages payments to those receiving unemployment insurance compensation, in accordance with sections 408(e)(2) and (f) of the Stafford Act (42 U.S.C. §§ 5174(e)(2), (f)). Since tribes do not have established unemployment insurance systems, tribal members can access supplemental lost wages payments through their state's/territory's unemployment agency, as they do with regular unemployment.

Q: COVID-19 declarations did not previously include the Individuals and Households Program. Will new declarations be necessary for the states and territories to apply for the supplemental lost wage payment grant?

A: No –the Presidential Memorandum authorizes lost wages assistance for the COVID-19 major disaster declarations for all states and territories, including the District of Columbia.

Q: Is this a cumulative \$44B or will states and territories have an individual cap?

A: This is a cumulative \$44 billion, inclusive of administrative costs. FEMA is working to ensure funding is made available for all interested states/territories on an equitable basis based on estimated unemployment rates by state/territory.

Q: Is there a concern about duplication of benefits with other state and territory programs?

A: No, there is no concern about duplication of benefits as these are supplemental payments that do not duplicate state/territory unemployment insurance benefits.

Q: Will the funding in the grants authorized to states and territories be for individuals already receiving unemployment due to COVID-19 or will this be for only new claims? Or both?

A: The funding will be provided to existing and new claimants for unemployment compensation who self-certify that they are unemployed or partially unemployed as a result of COVID-19 from the week of unemployment ending August 1, 2020 through December 27, 2020 or until termination of the program because funding is exhausted.

Q: Which state or territory agency should apply for the grant? Who is the administering entity at the state or territory level?

A: The state/territory unemployment agency responsible for administering the supplemental lost wages payments should apply for the grant. This will ensure that the recipient identified in the grant award will be able to access grant funds from the Treasury to administer the payments allocated to their DUNS number. The state/territory emergency management agency may have experience with applications for ONA grants and should be consulted to provide technical assistance as necessary.

Q: What type of documentation will need to be included to apply for the grant?

A: States/territories must provide the following forms available to download and submit with instructions at the Grants.gov SF-424 Forms Repository:

- Standard Form (SF) 424, Application for Federal Assistance
- SF-424A Budget Information for Non-Construction Programs
 - To include a weekly benefits and individual projection for each category of benefits listed in the description of “eligible individuals” provided
- SF-424B Assurances for Non-Construction Programs
- Grants.gov Lobbying Form
- SF-LLL Disclosure of Lobbying Activities
- Attachments Form

Complete this form by attaching a signed State Administrative Plan which includes relevant state/territory procedures for grant administration and FEMA ONA Option Selection Form 010-0-11

Q: How will the funding flow to the state or territory?

A: State/territory unemployment agencies will be issuing lost wages payments on behalf of the state/territory. The funds will be disbursed through the disbursement platform utilized by Department of Labor and Treasury for unemployment insurance programs. FEMA intends to issue both grant funding assistance and authorized reasonable administrative costs through this platform.

Q: Information provided stipulates a \$300 federal share/\$100 state or territory share. Does this mean that the state or territory does not have the ability to alter the amount of funding provided? If a state or territory has a legislative maximum of unemployment assistance, does this impact the amount that the federal government can provide?

A: Per the Presidential Memorandum that authorizes this assistance, the federal share for supplemental lost wages payments is fixed at \$300. The state/territory may choose to provide all claimants either a \$300 or a \$400 supplemental payment. These amounts cannot be adjusted. The supplemental payment is not unemployment insurance; it is a supplemental payment on top of the applicable unemployment insurance benefit paid by the state/territory.

Q: Will states and territories receive administrative costs?

A: Yes, the Stafford Act authorizes administrative costs of no more than 5% of the total grant; these funds are in addition to those for benefit payments. The administrative costs are subject to the statutory 25% cost share.

Q: Will FEMA fund 75% of the grant amount up front or fund 100% of the grant amount and send a bill for collection for the 25% state/territory cost share?

A: There are two supplemental payment options for the state/territory to demonstrate the cost share:

- Option 1: the individual receives \$400 - \$300 federal contribution (75% cost share) and \$100 from state/territory funds, including Coronavirus Relief Funds (25% cost share).
- Option 2: the individual receives \$300 - \$300 is the federal contribution and to satisfy its cost share the state/territory will be credited for underlying regular unemployment insurance paid from state/territory funds for the population that receives the \$300 supplemental payment.

States/territories are required to indicate their supplemental payment option selection (\$400 or \$300) on the Other Needs Assistance Administrative Option Selection form as part of their grant application package.

At grant close out, the state/territory will need to demonstrate how they met the statutory cost share. The state/territory will be responsible for demonstrating 25% of the total aggregate grant award. For the \$300 option, states/territories can satisfy this cost share by showing that they expended state/territory funds equivalent to at least 25% of the total grant amount on regular unemployment payments to individuals who received lost wages supplemental payments, retroactive to August 1, 2020.

Q: Can states/territories count their existing UI weekly benefit payments from state/territory funds back to March 29, 2020 toward their cost share requirement of the lost wages supplemental payments grant, or may they only count the UI payments back to August 1, 2020 toward the cost share requirement?

A: The state/territory may count UI payments during the same period of federal funding consistent with the parameters of the grant – week of unemployment ending August 1, 2020, onward. States/territories may not apply funds expended prior to the week of unemployment ending August 1, 2020.

Q: How will grants be monitored?

A: Monitoring protocols as required by 2 C.F.R. 200.336 will be outlined in the grant award letter. States/territories must, on a weekly basis, provide reports on: 1) the number and dollar amount of applications approved weekly; 2) the number of individuals eligible to receive assistance under the award, broken out by the programs identified in the Presidential Memorandum; 3) the amount of assistance disbursed weekly; and 4) the number of appeals received.