

U.S. SENATOR CATHERINE CORTEZ MASTO

COVID-19 RESOURCE GUIDE

These are challenging times. I'm here to help. Nevadans, download this guide for information on where to get:

- Medical care and mental health services
- Food assistance
- Financial and housing assistance
- Tax information
- Aid for seniors
- Resources for small business owners

and more.

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A Message from the Senator

My fellow Nevadans,

We are living in difficult times. The novel coronavirus, which causes a disease called COVID-19, presents a tremendous challenge to our health and our economy. I know this is a deeply unsettling moment for many of you.

But that doesn't mean that this is a time for fear. Our state, federal, and local officials have been working together tirelessly to minimize the impact of this pandemic on Nevadans. In Congress, we've quickly passed a set of bills to make sure that Nevadans and all Americans have the support they need to get through this crisis.

This guide will lay out some of the many resources available to you and your family—everything from assistance with food, rent or mortgage to financial support for small businesses. I hope that it gives you a starting point to address the challenges ahead. As officials make more help available, my office will be updating this guide, as well as sharing information on my website, www.cortezmasto.senate.gov.

And of course, you can always reach out to my office for help navigating assistance from federal agencies and connecting with resources in your community. I'm honored to be serving you in the United States Senate and fighting every day to make sure Nevadans can get back to normal life as quickly as possible.

Sincerely,

Catherine Cortez Masto
United States Senator for Nevada

Note: This guide draws on material from government agencies as well as nonprofits to get Nevadans critical information on COVID-19 as quickly as possible. Senator Cortez Masto's office is grateful for the extensive materials assembled by these agencies and organizations.

Important Information about COVID-19

The Centers for Disease Control and Prevention have the most up-to-date information from the federal government about infectious diseases including COVID-19. We have included extensive information below, but further guidance is available at <https://www.cdc.gov/coronavirus/2019-nCoV/index.html>.

The Nevada Department of Health and Human Services (DHHS) and Governor Sisolak's Office have created the Nevada Health Response Center to educate Nevadans about COVID-19 and the state's efforts to prevent the spread of the disease. A new dashboard feature includes valuable information on testing and confirmed cases statewide. For more information on COVID-19 prevention and mitigation efforts in Nevada, visit www.NVHealthResponse.nv.gov.

What is COVID-19?

COVID-19 is a respiratory disease caused by a recently discovered coronavirus that can spread from person to person. Its symptoms include fever, dry cough, and shortness of breath. While most people who contract COVID-19 will experience mild symptoms, others will have serious complications, including pneumonia, organ failure, and death. Older adults and people of any age who have serious underlying medical conditions may be at higher risk for more serious complications from COVID-19. People who may be at higher risk of getting very sick from this illness, include:

- Older adults
- People who have serious underlying medical conditions like:
 - Heart disease
 - Diabetes
 - Lung disease

How do I avoid the spread of COVID-19?

You can take steps to prevent the spread of COVID-19 and protect your loved ones by following the Centers for Disease Control and Prevention's recommendations. These include:

- Practicing social distancing by putting distance between yourself and others;
- Staying home when you're sick;
- Disinfecting frequently-touched objects and surfaces, like door handles;
- Cleaning your hands often;
- And avoiding touching your face.

What should I do if I'm experiencing a medical emergency related to COVID-19?

Call 911 if you have a medical emergency.

If you have a medical emergency and need to call 911, notify the operator that you have or think you might have COVID-19. If possible, put on a facemask before medical help arrives.

If you develop these SEVERE symptoms of COVID-19, get medical attention immediately. Emergency warning signs include*:

- Difficulty breathing or shortness of breath
- Persistent pain or pressure in the chest
- New confusion or inability to arouse
- Bluish lips or face

*This list is not all-inclusive. Please consult your medical provider for any other symptoms that are severe or concerning.

What should I do if I'm experiencing mild symptoms of COVID-19?

If you think you have been exposed to COVID-19 or believe you are experiencing symptoms, follow the steps below to help protect other people in your home and community.

Stay home: People who are mildly ill with COVID-19 are able to recover at home. If you know you have COVID-19 or believe you may have it, do not leave home except to get medical care. Do not visit public areas.

Stay in touch with your doctor. Call before you get medical care. Be sure to get care if you feel worse or you think it is an emergency.

Avoid public transportation: Avoid using public transportation, ride-sharing, or taxis.

Call ahead before visiting your doctor: Before you go to your doctor's office or emergency department, call ahead and tell them you may have COVID-19. This will help the office protect themselves and other patients.

Stay away from others: As much as possible, you should stay in a specific "sick room" and away from other people in your home. Use a separate bathroom if one is available.

Limit contact with pets and animals: You should restrict contact with pets and other animals, just like you would with other people.

- Although there have not been reports of pets or other animals becoming sick with COVID-19, it is still recommended that people with the virus limit contact with animals until more information is known.
- When possible, have another member of your household care for your animals while you are sick with COVID-19. If you must care for your pet or be around animals while you are sick, wash your hands before and after you interact with them.

If you are sick: You should wear a facemask when you are around other people and before you enter a health care provider's office.

If you are caring for others: If the person who is sick is not able to wear a facemask (for example, because it causes trouble breathing), then people who live in the home should stay in a different room. When caregivers enter the room of the sick person, they should wear a facemask. Visitors other than caregivers are not recommended.

Cover: Cover your mouth and nose with a tissue when you cough or sneeze.

Dispose: Throw used tissues into a lined trash can.

Wash hands often: Wash your hands with soap and water for at least 20 seconds. This is especially important after blowing your nose, coughing, or sneezing; going to the bathroom; and before eating or preparing food. If soap and water are not available, clean your hands with an alcohol-based hand sanitizer that contains at least 60% alcohol, covering all surfaces of your hands and rubbing them together until they feel dry.

Avoid touching: Avoid touching your eyes, nose, and mouth with unwashed hands.

Do not share personal household items: Do not share dishes, drinking glasses, cups, eating utensils, towels, or bedding with other people in your home.

Wash thoroughly after use: After using household items, wash them thoroughly with soap and water or put in the dishwasher.

Clean and disinfect: Routinely clean high-touch surfaces in your “sick room” and bathroom. Let someone else clean and disinfect surfaces in common areas, but do not allow them to clean your bedroom and bathroom. High-touch surfaces include phones, remote controls, counters, tabletops, doorknobs, bathroom fixtures, toilets, keyboards, tablets, and bedside tables.

- If a caregiver or other person needs to clean and disinfect a sick person’s bedroom or bathroom, the caregiver should do so on an as-needed basis. The caregiver should wear a mask and wait as long as possible after the sick person has used the bathroom.

Clean and disinfect areas that may have blood, stool, or body fluids on them: Clean the area or item with soap and water or another detergent if it is dirty. Then, use a household disinfectant.

- Be sure to follow the instructions on the label to ensure safe and effective use of the product. Many products recommend keeping the surface wet for several minutes to ensure germs are killed. Many also recommend precautions such as wearing gloves and making sure you have good ventilation during use of the product. Most EPA-registered household disinfectants should be effective. A full list of disinfectants can be found [here](#).

Monitor your symptoms: Seek medical care right away if your illness is worsening (for example, if you have difficulty breathing), but call first.

In all cases, **follow the guidance of your healthcare provider and local health department.** The decision to stop home isolation should be made in consultation with your healthcare provider and state and local health departments.

Casework Assistance

Providing direct assistance to constituents is one of my top priorities. Every day, Nevadans contact my office for help navigating federal agencies and other government programs. My office can help you with obtaining social security benefits, tax refunds, veterans’ health care, and more. My team works tirelessly to advocate for Nevadans who seek support from federal agencies and makes every effort to provide expedited solutions to the constituents’ concerns.

If your case is outside the federal jurisdiction, my team can help by connecting you to the state and local agencies that may be best suited to handle your concerns.

Whether your issue pertains to a federal or a state agency, please don’t hesitate to contact my office at <https://www.cortezmasto.senate.gov/help/help-with-a-federal-agency> or at any of the phone numbers below if you are in need of help.

LAS VEGAS

333 Las Vegas Boulevard South
Suite 8016
Las Vegas, NV 89101
P: (702) 388-5020 F: (702) 388-5030

RENO

Last Updated 4/23/20

400 South Virginia Street
Suite 902
Reno, NV 89501
P: (775) 686-5750 F: (775) 686-5757

RURAL OFFICE
Serving Rural Nevada
P: (775) 225-1457

Mental Health Services and Addiction Counseling

The outbreak of COVID-19 may be stressful for people and communities. Fear and anxiety about a disease can be overwhelming and elicit strong emotions in adults and children. Below are some resources to help you and your family cope with stress.

Everyone reacts differently to stressful situations.

How you respond to the outbreak can depend on your background, the things that make you different from other people, and the community you live in.

There are individuals who may experience stronger stress responses during times of crisis, including:

- Older people and people with chronic diseases who are at higher risk for COVID-19
- Children and teens
- People who are helping with the response to COVID-19, like doctors, other health care providers, and first responders
- People who have preexisting mental health conditions, including problems with substance use

Stress during an infectious disease outbreak can show up as any of the following:

- Fear and concern about your own health and the health of your loved ones
- Changes in sleep or eating patterns
- Difficulty sleeping or concentrating
- Worsening of chronic health problems
- Increased use of alcohol, tobacco, or other drugs

People with preexisting mental health conditions should continue with their treatment and be aware of new or worsening symptoms. Additional information can be found at the Substance Abuse and Mental Health Services Administration ([SAMHSA](#)) website.

Taking care of yourself, your friends, and your family can help you cope with stress. Helping others cope with their stress can also make your community stronger.

There are things you can do to support your mental health and manage stress:

- Take breaks from watching, reading, or listening to news stories, including social media. Hearing about the pandemic repeatedly can be upsetting.
- Take care of your body. Take deep breaths, stretch, or meditate. Try to eat healthy, well-balanced meals, exercise regularly, get plenty of sleep, and avoid alcohol and drugs.
- Make time to unwind. Try to do some other activities you enjoy.

- Connect with others. Talk with people you trust about your concerns and how you are feeling.

Call your healthcare provider if stress gets in the way of your daily activities for several days in a row.

Reduce stress in yourself and others by [sharing the facts](#) about COVID-19 from reputable sources and understanding the actual risk to yourself and people you care about. When you share accurate information about COVID-19, you can help make people feel less stressed and encourage connection. Learn more about [taking care of your emotional health](#).

Parents

Children and teens react, in part, to what they see from the adults around them. When parents and caregivers deal with the COVID-19 calmly and confidently, they can provide the best support for their children. Parents can be more reassuring to others around them, especially children, if they are better prepared. Learn more about [helping children cope](#).

Not all children and teens respond to stress in the same way. Some common changes to watch for include:

- Excessive crying or irritation in younger children
- Returning to behaviors they have outgrown (for example, toileting accidents or bedwetting)
- Excessive worry or sadness
- Unhealthy eating or sleeping habits
- Irritability and “acting out” behaviors in teens
- Poor school performance or avoidance of school
- Difficulty with attention and concentration
- Avoidance of activities enjoyed in the past
- Unexplained headaches or body pain
- Use of alcohol, tobacco, or other drugs

There are many things you can do to support your child.

- Take time to talk with your child or teen about the COVID-19 outbreak. Answer questions and [share facts](#) about COVID-19 in a way that your child or teen can understand.
- Reassure your child or teen that they are safe. Let them know that they are allowed to feel upset. Share with them how you deal with your own stress so that they can learn how to cope from you.
- Limit your family’s exposure to news coverage of the event, including social media. Children may misinterpret what they hear and can be frightened about something they do not understand.
- Try to keep up with regular routines. If schools are closed, create a schedule for learning activities and relaxing or fun activities.
- Be a role model. Take breaks, get plenty of sleep, exercise, and eat well. Connect with your friends and family members.

First Responders and Essential Workers

Responding to COVID-19 can take an emotional toll on you. There are things you can do to reduce secondary traumatic stress (STS) reactions:

- Acknowledge that STS can impact anyone helping families after a traumatic event.
- Learn the symptoms, whether physical (fatigue, illness) or mental (fear, withdrawal, guilt).
- Allow time for you and your family to recover from responding to the pandemic.
- Create a menu of personal self-care activities that you enjoy, such as spending time with friends and family, exercising, or reading a book.

- Take a break from media coverage of COVID-19.
- Ask for help if you feel overwhelmed or concerned that COVID-19 is affecting your ability to cope

Learn more [tips for taking care of yourself](#) during emergency response.

For people who have been released from quarantine:

Being separated from others if a healthcare provider thinks you may have been exposed to COVID-19 can be stressful, even if you do not get sick. Everyone feels differently after coming out of quarantine. Some feelings include:

- Mixed emotions, including relief
- Fear and worry about your own health and the health of your loved ones
- Stress from the experience of monitoring yourself or being monitored by others for signs and symptoms of COVID-19
- Sadness, anger, or frustration because friends or loved ones have unfounded fears of contracting the disease from contact with you
- Guilt about not being able to perform normal work or parenting duties during quarantine
- Other emotional or mental health changes

Children may also feel upset or have other strong emotions if they, or someone they know, has been released from quarantine. [You can help your child cope](#).

Additional Resources

- [Coping with a Disaster or Traumatic Event](#)
- [Coping with Stress During an Infectious Disease Outbreak](#)
- [Taking Care of Your Behavioral Health during an Infectious Disease Outbreak](#)
- [Helping Children Cope with Emergencies](#)
- [Coping After a Disaster](#) – A Ready Wrigley activity book for children age 3-10
- [Emergency Responders: Tips for Taking Care of Yourself](#)
- [Disaster Technical Assistance Center](#) (SAMHSA)

If you or someone you care about is feeling overwhelmed with emotions like sadness, depression, or anxiety, or feel like you want to harm yourself or others, utilize these confidential and free resources that are available 24 hours a day, seven days a week.

- Call 911
- Call 1-800-985-5990 or text TalkWithUs to 66-746 for the Substance Abuse and Mental Health Services Administration's (SAMHSA's) Disaster Distress Hotline
- Call 1-800-273-8255 for the National Suicide Prevention Lifeline, or text HOME to 741-741 for Crisis Text Line
- Call 1-866-488-7386 or text START to 678-678 for The Trevor Project (for LGBTQ youth)
- Call 1-800-799-7233 or text LOVEIS to 22-522 to connect with The National Domestic Violence Hotline

Financial Assistance for Individuals and Families

The federal government offers many programs to support individuals and families who experience job loss or illness, and these programs are being significantly expanded to help those affected financially by the coronavirus pandemic.

Paid Leave

On Wednesday, March 18, 2020, Congress passed the *Families First Coronavirus Response Act*, a new law expanding paid sick leave and family leave for employees who have been impacted by the coronavirus pandemic at companies with fewer than 500 employees. The bill was signed into law on Wednesday night. The new law takes effect on April 2, 2020 and will remain effective until December 31, 2020.

The Department of Labor has provided the following statement to help clarify the new rights and benefits created under this law. You can find this statement, as well as additional documents specific for federal workers, other employees, employers and others here: <https://www.dol.gov/newsroom/releases/whd/whd20200326>.

The bill requires that companies give full-time employees 80 hours (10 days) of paid sick leave and also provide part-time employees with some paid leave. It applies to anyone who has coronavirus, is in quarantine or caring for someone in quarantine, or is caring for a child under 18 whose school is closed as a result of the outbreak. Part-time employees receive pay for the number of hours they would work, on average, during a two-week period.

There are caps on the payouts: \$511 per day for employees with the virus or in quarantine and \$200 per day for employees caring for someone in quarantine or a child.

Employers themselves are eligible to receive tax credits to offset the costs of providing this paid leave. Under the legislation, an employer cannot require employees to find a replacement worker for themselves or require them to use other paid time off.

For those who are self-employed, there will be a tax credit equivalent to the sick leave amount for other employees (\$511 per day for employees with the virus or in quarantine and \$200 per day for employees caring for someone in quarantine or a child).

The existing *Family and Medical Leave Act* (FMLA) allows eligible employees of covered employers to take unpaid, job-protected leave for specified family and medical reasons while keeping their group health insurance coverage under the same terms and conditions as if they had not taken leave. The *Families First Coronavirus Response Act* amends the FMLA by giving up to three months of **paid** family and medical leave, equivalent to no less than two-thirds of the person's pay.

Specifically, the new law alters the FMLA to include all employers with fewer than 500 employees, and expands the definition of a covered employee to include all employees who have worked for covered employers (i.e., those with less than 500 employees) for at least 30 days. This means that workers at these companies will be paid for most of the 12 weeks of leave they are allowed under the FMLA, if their child's school or daycare is closed. The pay is again capped at \$200 per day, and employers will be fully reimbursed.

Are hourly workers covered?

Yes, they are covered to the extent that their employer is mandated to provide leave. For paid sick leave, full-time employees are entitled to 80 hours (10 days) and part-time employees are entitled to the typical number of hours that they work in a typical two-week period. For paid family leave, all employees who have been employed at least 30 days are eligible for up to an additional 10 weeks of paid family leave to care for a child under certain circumstances related to COVID-19.

Do gig economy and other self-employed workers receive the tax credit?

Yes. The legislation ensures that self-employed and gig economy workers receive the tax credit, even though they do not technically receive leave benefits under the paid sick and family leave mandates. Self-employed and gig economy workers will receive an income tax credit equal to what these workers would receive if they were paid employees. For each day self-employed workers are sick or on family leave, they can claim a "rough justice" tax credit in the amount of

their average daily self-employment income. If they prefer, individuals can reduce their estimated quarterly tax payments in anticipation of this credit.

What does the small business size limitation apply to?

Both the paid sick leave and the paid family leave mandates apply to employers with fewer than 500 employees. Therefore, the credit is only available to employers with fewer than 500 employees.

Do nonprofit employers benefit from the credit even though they are tax-exempt?

Yes, nonprofit employers will still benefit from the credit because it is a credit against payroll taxes, which both nonprofit and for-profit employers pay.

Do governmental employers benefit from the credit?

No, governmental employers are ineligible for the credit. They are still subject to the employer mandate.

Please see an additional summary on paid leave [here](#).

Unemployment Insurance

The Nevada *Department of Employment, Training and Rehabilitation* (DETR) administers the Nevada Unemployment Insurance (UI) program. Nevada workers who have experienced job losses through no fault of their own may be eligible for UI compensation. Nevadans can find more information about this program at: <http://ui.nv.gov/>. Additionally, a comprehensive handbook is available here: http://ui.nv.gov/PDFs/UI_Claimants_Handbook.pdf.

DETR has implemented new technology and website features to streamline the UI claim process. More information about these innovations is available here:

<https://cms.detr.nv.gov/Content/Media/DETR%20Announces%20Additional%20Resources%203.2020%20.pdf>

Note: Some important changes have been made to Nevada's program to accommodate new COVID-19-related applications. Ordinarily, applicants need to wait 7 days after they have been terminated from a job to apply for UI, and they have to show they are actively looking for work. However, given the current circumstances, the State Employment Security Division has waived both of these requirements. These changes will allow more workers to receive benefits.

In collaboration with the Governor's Office, DETR has developed a new tool for constituents needing assistance with resetting their username, password or both. The state has launched a username/password reset request form available at: <http://gov.nv.gov/Forms/Unemployment/>. Once completed, you will be contacted via your preferred contact method with instructions for next steps.

Nevadans whose employers have temporarily shut down operations because of coronavirus, as well as employees who are currently not working because they are quarantined or caring for sick family members, may also qualify for unemployment benefits under expanded federal eligibility guidelines. Congress also recently allocated \$2 billion to fund state unemployment insurance programs, and vastly expanded unemployment benefits by implementing new criteria for the Pandemic Unemployment Assistance Program, including:

- Providing an additional \$600 in Federal Pandemic Unemployment Compensation to
- every weekly unemployment benefit for up to four months (effective until July 31, 2020), in addition to normal state benefits;
- Extending state unemployment eligibility by an additional 13 weeks, for a total of 39 weeks;
- Widening eligibility for unemployment insurance to those who don't typically qualify,
- such as gig workers and independent contractors, the self-employed, part-time workers, and those with limited work histories or workers who have been furloughed, but haven't fully been laid off.

The Pandemic Unemployment Assistance Program is effective through December 31, 2020.

Tips for filers: To curb the massive volume of calls, DETR is asking individuals to file for claims on a **staggered, last-name basis on Sundays for (last names between 'A' through 'K'), Mondays ('L' through 'R') and Tuesdays ('S' through 'Z') to ease strain on the system.**

- **Be patient.** Due to the influx of applicants, those trying to file a claim may face slow websites and long wait times on phone lines.
 - Please apply online if that is an option for you, in order to keep the phone lines available for those without internet access.
 - DETR is in the process of moving staff and improving these processes to better handle the increased volume.
- **Apply even if you aren't sure if you qualify.** As eligibility requirements are expanded and more industries are impacted by the coronavirus, many employees who would not previously have been eligible to receive benefits will likely qualify for support.
- **Be prepared.** In order to file an initial claim, you will need:
 - Social Security Number and identification, such as a driver's license or passport
 - Names, addresses, phone numbers, and dates of employment for your last two employers
 - Your Alien Registration Number, if you are not a U.S. citizen
 - The Employer Registration number or Federal Employer Identification Number (FEIN) of your most recent employer (if you have either).
 - DETR has produced a YouTube tutorial to assist with filing a claim online. The video is available here: <https://youtu.be/lZ5FgOKnhAw>.

Nevada Unemployment Insurance COVID-19 Instructions for Claimants:

How to bypass the Weekly Work Search Activity page when filing your weekly claims online:

- An executive order issue by Governor Sisolak waives all work search requirements for those who are currently filing for Unemployment Insurance benefits.
- If you are claiming weekly benefits online at ui.nv.gov, the system will present a work search entry page prior to answering the weekly filing questions. To bypass the Work Search Activity page, select the 'Submit to Continue' button on the bottom right hand corner of the page. There is no need to enter anything in any field. SIMPLY, click the "Submit to Continue" button.
- Once the button is selected, you will be directed to the weekly certification questions. Make sure to answer all the required questions then click 'Next.' You will then be directed to confirm your answers. Once you confirm that your answers are correct and you submit your weekly claim, you will receive a confirmation number. Failure to receive a confirmation number may mean your weekly claim has not been accepted.

YOU CAN ONLY FILE A WEEKLY CLAIM ONCE THE WEEK HAS ENDED

Unemployment follows calendar weeks, Sunday through Saturday

Contact Numbers: In-person application centers are currently closed due to health concerns, and DETR strongly encourages workers in need to apply online at uni.nv.gov/css.html. DETR's call centers currently have extended their hours and can assist people from 8 a.m. - 8 p.m., Monday through Friday, to provide support in both English and Spanish. Questions can also be emailed to InternetHelp@detr.nv.gov.

Note: Security Helpdesk hours will now include Saturday hours, from 8 a.m. to noon, to provide Login (username, password, or both) or PIN support in both English and Spanish, with additional translation available as needed. Individuals can reach the Security Helpdesk at (775) 687-6838 in Northern Nevada and (702) 486-3293 in Southern Nevada.

Unemployment Insurance Claim Information - Northern Nevada

Phone: (775) 684-0350

Unemployment Insurance Claim Information - Southern Nevada

Phone: (702) 486-0350

Unemployment Insurance Claim Information - Rural Nevada

Phone: (888) 890-8211

Unemployment Insurance Appeals Office

Phone: (702) 486-7933

Social Security

All local Social Security offices will be closed to the public for in-person service starting Tuesday, March 17, 2020. The Social Security Administration made this decision in order to protect the populations it serves, including older Americans and people with underlying medical conditions. Local offices will continue to provide critical services over the phone.

- You can apply for retirement, disability, and Medicare benefits online, check the status of an application or appeal, request a replacement Social Security card (in most areas), print a benefit verification letter, and much more by going to www.socialsecurity.gov/onlineservices.
- If you cannot conduct your Social Security business online, please check the Social Security Administration's website <https://secure.ssa.gov/ICON/main.jsp> for specific information about how to directly contact your local office. Your local office still will be able to provide critical services by phone.
- If you already have an in-office appointment scheduled, the Social Security Administration will call you to handle your appointment over the phone instead. If you have a hearing scheduled, they will call you to discuss alternatives for continuing with your hearing, including offering a telephonic hearing. The Social Security Administration states that the call may come from a private number and not from a U.S. government phone. **Please remember that employees from the Social Security Administration will not threaten you or ask for any form of payment.** Do be skeptical if a caller claims to be an "officer with the Inspector General of Social Security." Scammers appropriate official-sounding and often actual government titles to make a ruse seem authentic. You can call Social Security's customer service line at 800-772-1213 to confirm whether a communication purporting to be from SSA is real.
- If you cannot complete your Social Security business online, please call the Social Security Administration's National 800 Number at 1-800-772-1213 (TTY 1-800-325-0778). The National 800 Number has many automated service options you can use without waiting to speak with a telephone representative. A list of automated telephone services is available online at www.socialsecurity.gov/agency/contact/phone.html.

Supplemental Nutrition Assistance Program (SNAP)

Social Security Income recipients may be eligible for the SNAP program (food stamps). If a recipient or applicant lives in a household where everyone is receiving or applying for SSI, Social Security will help the person complete the SNAP application. If you have any questions regarding SNAP eligibility, please call the state of Nevada Division of Welfare and Supportive Services at (702) 486-5000.

Nevada Social Security Offices:

Last Updated 4/23/20

NORTH LAS VEGAS

4340 Simmons St. N.
Las Vegas, NV 89032
Toll-free: (866) 614-9667

LAS VEGAS

1250 S. Buffalo Dr., Ste. 150
Las Vegas, NV 89117
Toll-free: (866) 704-4859

HENDERSON/EAST VALLEY

10416 S. Eastern Ave.
Henderson, NV 89052
Toll-free: (800) 325-0778
General Information/Services: (800) 772-1213

RENO

1170 Harvard Way
Reno, NV 89502
Toll-free: (888) 808-5481
General Information/Services: (800) 772-1213

ELKO RESIDENT STATION

350 W. Silver St., Ste. 100
Elko, NV 89801
Toll-free: (866) 854-7647

Assistance for Consumers

In financial emergencies like the current one, you should know what options you have to get money to tide you over. You can also negotiate with your creditor and ask for a hardship repayment plan, which will give you more time to pay. You can ask if your regular payments can be rescheduled; for some, having to pay bills before their paychecks clear causes cash flow problems that can lead to late fees.

Credit Cards

Credit card terms can vary greatly from card to card, so understanding the following terms can help you compare credit card offers. Websites like nerdwallet.com can also help you compare cards. Some credit card companies have different features, such as letting you choose the day your bill is due, which can help you schedule payments when your paycheck has cleared and avoid late fees.

Here are some things you should know about the card and its terms before signing a credit card contract:

- What is the card's annual percentage rate (APR)? This tells you the interest rate on your card.
- Does the card have a fixed APR or a variable APR?
- Does the card have an introductory low APR? If so, when does it expire?
- What is the card's grace period for late payments?
- Does the card offer any protection in the case of job loss or hospitalization?
- What is the penalty APR for late payments? Is the penalty rate fixed or variable?

- What is the APR for cash advances?

Creditors must reduce the penalty rate if they receive on-time payments for six months. They also must give prospective credit card customers a written disclosure containing important rate and fee information. This disclosure is called the Truth in Lending Act (TILA) disclosure.

You can apply for a credit card at a bank or credit union, at a retail store's website, or at credit comparison websites. You may also receive credit card offers in the mail. You may opt out of receiving credit card offers by calling 1-888-5-OPTOUT (567-8688) or visiting www.optoutprescreen.com.

The Credit CARD Act has increased transparency on credit card statements and brought down late, over-the-limit, and other "gotcha" fees. Under the Credit CARD Act, companies are prohibited from:

- Making unexpected rate increases and changes to the terms of your credit card account – issuers must give you a 45-day notice before any significant change;
- Changing your annual percentage rate, fee, or finance charge retroactively, except in certain circumstances (such as promotional rates);
- Billing a customer twice in one cycle (such as for interest rates on a current balance and the previous month's balance);
- Imposing over-the-limit fees for customers who did not consent to purchases above their credit limit;
- Charging late fees above the caps established in the legislation;
- Imposing fees of more than 25% of a card's total initial credit line in the first year;
- Engaging in abusive billing practices, such as failing to deliver credit card statements in a timely manner or determining what payments issuers can deem late;
- Following lax billing standards. Credit card companies now have to consider your "ability to repay" and your income and debt obligations before approving you for a card;
- Issuing credit cards to those under 21 unless they have a co-signer or an independent income; and
- Imposing unlimited fees on gift cards and non-reloadable prepaid cards and placing restrictive expiration dates on these cards.

Refinancing an Auto Loan

Refinancing an auto loan is the process of replacing a current auto loan with a new one from another lender.

Refinancing is beneficial if you're able to get a lower interest rate (usually if your credit score and credit history has improved) and shorten the remaining term on your current loan, which will help you save money on interest. The new loan amount after refinancing is usually about the same as the balance left on your previous loan.

In order to refinance an auto loan, you will need the following information regarding your auto loan:

- Current monthly payments
- Remaining loan balance
- How much time is left on your loan
- Current interest rate
- The original loan contract: ensure there are no prepayment penalties or any other penalties that may occur through refinancing

You will also need:

- Your driver's license
- Social Security Number or ITIN
- Pay stubs from your current employer or proof of employment
- Vehicle identification number (VIN) of your car

After collecting this information, you can apply to car loan refinance companies to compare interest rates and find the best offer. Many websites include an auto refinance calculator so you can determine what your monthly payments would be.

Short-Term Loans

Employer – Paycheck Advance

Some employers permit their employees to take advances on their paychecks. Some employers have relationships with credit unions, banks, or financial firms that provide emergency personal loans, typically between \$250 and \$3,000, through an employer’s benefits portal. Others have partnerships with private firms that integrate with your employer’s payroll system to send your earned wages to a bank account to repay the loan. These loans tend to have flat membership fees and much lower interest rates than a payday loan.

Family and Friends

For many, borrowing from family or friends might be the easiest and safest option. Write up a loan agreement noting the amount borrowed and the terms of the loan. The agreement should note any interest you will pay, whether the repayment is in installments or lump sum, and when you will repay the loan. Signing a promissory note and having it notarized can prevent hurt feelings and disputes. Family members may require you set up a budget to ensure you can repay the loan.

Financial Institutions

Some banks and credit unions offer small-dollar loans. Some credit unions also offer Payday Alternative Loans (PALs). These do not require a good credit score—just an affirmation that the borrower has the income and ability to repay the loan.

Some employers have partnerships with a financial institution that allows an employee to borrow – either a loan or an advance on a future income – and repay through the employee’s paycheck. There are also online companies that offer loans. These tend to be installment loans or lines of credit.

If you are considering a loan, look for one that:

- offers affordable installment payments of no more than 5-6% of each paycheck.
- has an APR in the double digits (36%), not triple digits (360%).
- has total costs less than half of the loan principal; application fees should be small and any other fees should be spread out evenly over the life of the loan, not front-loaded.
- provides enough time (at least 45 days) to repay the loan, but not too long (18 months), as a longer loan period will increase your interest payments.
- will not trigger overdraft or non-sufficient funds fees if a payment is automatically deducted from an account without enough funds to cover the payment.
- has an online or mobile application, with automated loan approval, so that loan funds can be quickly deposited into a borrower’s checking account.
- only allows one loan at a time, because you should avoid rolling previous loans into new loans.
- includes credit bureau reporting of loan terms and repayment.

Some financial institutions offer online personal loans.

Retirement Accounts

Some employers allow workers to borrow from their retirement accounts. This can be a better option than a high-cost lender. If you borrow from your retirement account, you will usually not be able to make contributions into your retirement account until the loan is repaid—or in some cases, for six months or a year. The CARES Act changed the law for 2020 permitting people younger than 59½ to withdraw funds from their retirement accounts – IRA, 401(k), 403(b) –

without paying the usual 10 percent early withdrawal penalty on top of the income tax owed on your withdrawal up to \$100,000. While you will still have to pay federal income tax, the CARES Act waives the 10 percent penalty for IRAs and defined contribution plans for participants experiencing financial hardship who made a withdrawal after January 1, 2020. While it is not ideal to take money out of your retirement account when the market is down, it can help people in an emergency. The distribution must be Coronavirus-related such as a diagnosis of COVID-19, financial consequences such as lost hours or lost employment, inability to work because of lack of child care or had to close a business.

See page 23 for more assistance via counselors approved by HUD.

Credit Reporting

In addition, consumers who request forbearance or modified payments from lenders shall not be reported as late to Credit Reporting Agencies. Instead, furnishers will report loans as current or as the status reported prior to requested accommodation. This accommodation runs through April 30 or 120 days after the national emergency ends.

Consumer Risks and Protection

Avoid predatory loans as they have high interest rates and/or unfair terms. These loans strip wealth from financially vulnerable families and leave them with fewer financial resources. Types of predatory short-term loan products include payday loans, car-title loans and abusive installment loans. Predatory lenders often charge exorbitant fees and interest rates, lend without regard to borrowers' ability to repay, continually refinance loans over a short period of time, and resort to seizing borrower assets like cars or bank accounts. Some states prohibit predatory loans or cap the costs at 36% APR or less, but Nevada does not have capped interest rates. At the federal level, loans to active military members are capped at 36% APR.

Scams

As reported by the Federal Trade Commission, scammers are taking advantage of the fears surrounding COVID-19 to target individuals and families across the country. See below for some important tips on avoiding scams:

- Hang up on robocalls. Scammers are using illegal robocalls to pitch everything from scam coronavirus treatments to work-at-home schemes. If you receive one of these calls, don't press any numbers, even if the recording says that pressing a number will let you speak to a live operator or remove you from their call list. Pressing a button could instead lead to more calls in future.
- Fact-check information. Scammers as well as well-meaning people can share inaccurate information. Before you pass on any messages, contact trusted sources. Visit the Federal Trade Commission and the Nevada Attorney General websites regularly for the latest updates.
- Know whom you're buying from. Online sellers may claim to have in-demand products, like cleaning, household, and health and medical supplies when they don't.
- Don't respond to texts and emails about checks from the government. Although the federal government has discussed plans to provide economic relief by sending checks, plans have not yet been finalized. Anyone who tells you they can get you the money now is a scammer.
- Don't click on links from sources you don't know. You could download viruses onto your computer or device via these links.
- Watch for emails claiming to be from the Centers for Disease Control and Prevention (CDC) or experts saying they have information about the virus. For the most up-to-date information about the Coronavirus, visit the websites for the Centers for Disease Control and Prevention (CDC) and the World Health Organization (WHO).
- Ignore online offers for vaccinations. There currently are no vaccines, pills, potions, lotions, lozenges, or other prescription or over-the-counter products available to prevent, treat, or cure COVID-19 — online or in stores.

- Do your homework to check out organizations or crowdfunding appeals you are considering donating to. Don't let anyone rush you into making a donation. If someone wants donations in cash, by gift card, or by wiring money, don't do it.
- Nevadans should also be wary of scams related to testing schemes, product claims, and fake cures peddled online and door to door. Law enforcement agencies across Nevada have reported individuals offering at-home testing kits, home inspections, air filters, and other cleaning products advertised as helping rid homes of coronavirus.
- Avoid letting anyone into your home that you do not know.
- Be wary of high-pressure sales tactics, and research any health-related claims.
- Do not respond to text or other messages promising free services. These could take you to websites where your personal information can be compromised.
- Consumers should also take care when making online purchases for personal protective equipment like masks, gloves, and hand sanitizers. Some retailers will trick you into purchasing expensive products that never arrive or are fraudulent in nature.
- Make online purchases only from reputable stores and websites.
- If you suspect you have been scammed or have provided information to an illegitimate source:
 - Contact your banking institutions immediately to report the fraud.
 - Cancel your credit cards, including any cards connected to your mobile device.
 - Report the fraudulent number to your cell phone carrier.
 - Block the phone number from your phone.
 - Change your passwords on sensitive apps such as online banking, social media and any other location your personal information is stored. Always choose a strong password and enable multi-factor authentication whenever possible.

Nevadans who suspect they have been scammed are encouraged to file a complaint with the Nevada Attorney General at www.ag.nv.gov or by calling (888) 434-9989. Complaints can also be filed with the Federal Trade Commission at www.ftccomplaintassistant.gov. If you would like to report a complaint against a financial institution, you can do so by contacting the Consumer Financial Protection Bureau here: consumerfinance.gov/complaint.

Assistance for Small Businesses

On March 18, the state of Nevada made the difficult decision to shutter nonessential businesses for a period of 30 days to slow the spread of COVID-19 and protect the health and safety of millions of Nevadans. As a result, many small business owners have found their businesses disrupted and are suffering losses. There are federal, state, and local resources struggling small business owners can turn to for help.

Small Business Administration Disaster Loans

If you are in a declared disaster area and have suffered economic injury regardless of physical damage, you may qualify for an Economic Injury Disaster Loan (EIDL). As of March 18, these loans are now available to small businesses all across Nevada. The current rate is 3.75% for for-profit businesses and 2.25% for nonprofit organizations. The maximum amount is \$2 million, and the loan term may be extended up to thirty years. Under the CARES Act passed by Congress in February, borrowers may also apply for a \$10,000 advance to cover immediate costs while the application is processed. This advance will not need to be repaid and is available to small businesses, private non-profits, sole proprietors and independent contractors, tribal businesses, as well as cooperatives and employee-owned businesses.

Small Business Administration Paycheck Protection Program

The CARES Act includes \$350 billion in funding for a provision to create the Paycheck Protection Program. This program will provide small businesses (including the self-employed, sole proprietors, and independent contractors), certain non-

profits, and other entities with zero-fee loans of up to \$10 million. Up to 8 weeks of average payroll, rent, mortgage interest and utility costs will be forgiven if the business retains its employees and their salary levels. Principal and interest is deferred for up to a year and all borrower fees are waived. PPP loans are provided through SBA approved lenders and more information can be found here: <https://www.sba.gov/funding-programs/loans/paycheck-protection-program>.

Small Business Debt Relief

The CARES Act provided \$17 billion in funding to provide immediate relief to small businesses with standard SBA 7(a), 504, or microloans by allowing the SBA to cover all loan payments for existing SBA borrowers, including principal, interest, and fees, for six months. This relief will also be available to new borrowers who take out an SBA loan within six months of enactment. The measure also encourages banks to provide further relief to small business borrowers by allowing them to extend the duration of existing loans beyond existing limits; and enables small business lenders to assist more new and existing borrowers by providing a temporary extension on certain reporting requirements. While SBA borrowers are receiving the six months debt relief, they may apply for a PPP loan that provides capital to keep their employees on the job. The six months of SBA payment relief may not be applied to payments on PPP loans.

Small Business Counseling

Small business owners are encouraged to reach out to a small business counselor to receive guidance and support in matters related to the impacts of COVID-19 on their businesses.

A small business counselor is a person with previous experience or knowledge about the skills needed to succeed as a small business owner. Mentors offer new business owners and entrepreneurs an informed perspective and minimize the likelihood of running into common mistakes.

Financial Counseling

During these uncertain times, many Nevadans are struggling to make sense of their finances. If you would like free financial advice, Opportunity Alliance Nevada is offering free, one-on-one virtual counseling with a Financial Navigator. To learn more, follow the instructions below or visit: <http://www.opportunityalliancenv.org/>

Note that this is a volunteer service. Volunteers are not experts nor certified financial consultants. Please provide the following information when you submit your request; partial or incomplete information may cause our inability to process your request and you will not be contacted. Please provide the following items:

- Your full name
- Your email address
- Your phone number
- Your zip code
- Your primary language

Email your request to Navigator@OANV.zendesk.com or call or text (202) 925-8209.

Where Else Can I Find a Counselor?

Mentors are available all across Nevada and often provide mentorship services at no cost. Agencies that offer mentors include SCORE and the Nevada Small Business Development Center.

Nevada SBA District Offices:

SOUTHERN NEVADA OFFICE

300 S. 4th St., Suite 400
Las Vegas, NV 89101
Phone: (702) 388-6611

NORTHERN NEVADA OFFICE

300 Booth St., Suite 3065
Reno, NV 89509
Phone: (702) 388-6611

Counseling Agencies in Nevada:

SCORE (SOUTHERN NEVADA)

300 South Fourth St. Ste. 400
Las Vegas, NV 89101
Phone: (702) 388-6104
Email: info@scorelv.org
www.scorelv.org

SCORE (NORTHERN NEVADA)

University of Nevada Reno
Ansari Business Building
College of Business Administration
Mail Stop 0032 Room 411
Reno, NV 89557
Phone: (775) 784-4436
www.score-reno.org

Nevada Small Business Development Center (Nevada SBDC): Nevada SBDC provides free assistance in starting and growing a business, business education and training, market research, mentoring, and more. There are multiple locations in Nevada.

LAS VEGAS

1951 Stella Lake St., Suite 32
Las Vegas, NV 89106
Phone: (702) 876-0003
www.nsbdc.org

NEVADA SBDC at UNLV University of Nevada, Las Vegas

Lied Library, 2nd Floor
4505 S. Maryland Pkwy.
Las Vegas, NV 89154
Phone: (702) 876-0003
www.nsbdc.org

RENO UNIVERSITY OF NEVADA, RENO

College of Business
Ansari Business Building, Room 411
Reno, NV 89557-0032
Phone: (775) 784-1717
www.nsbdc.org

CHURCHILL COUNTY CHURCHILL COUNTY ECONOMIC DEVELOPMENT AUTHORITY

P.O. Box 1236 Fallon, NV 89407 (mail)

448 W. Williams Ave., Suite 103
Fallon, NV 89406
Phone: (775) 423-8587
www.nsbdc.org

ELKO

Great Basin College
1500 College Pkwy. McMullen Hall #102
Elko, NV 89801
www.nsbdc.org

ELY

744 E. North Industrial Way
Ely, NV 89301
Phone: (775) 772-2891
www.nsbdc.org

PAHRUMP

1301 South Highway 160 NSB Building, 2nd Floor
Pahrump, NV 89048
Phone: (775) 751-1947
www.nsbdc.org

WINNEMUCCA

City of Winnemucca
90 West Fourth St.
Winnemucca, NV 89445
Phone: (775) 623-1064
www.nsbdc.org

Nevada Grants Office

The Nevada Grant Office has created a webpage with private and public funding opportunities regarding COVID-19. The office is regularly sending out updates to grant stakeholders who subscribe to the office listserv. You can find these updates on our website: http://grant.nv.gov/covid_19_grants/. For more information you can reach the office at grants@admin.nv.gov.

Housing Assistance

If you are a homeowner or tenant facing substantial financial burdens during this time, there are resources available to help keep you in your home. "The Pandemic Response law passed by Congress -- The Coronavirus Aid, Relief, and Economic Security Act, (CARES Act - H.R. 748) – made a number of changes to protect families from eviction and foreclosure. In addition, on March 29, 2020, Governor Sisolak declared a State of Emergency in response to the COVID-19 pandemic. While the State of Emergency is in effect, evictions and foreclosures processed after March 12, 2020 are prohibited in Nevada."

Emergency Rental Assistance

Attorney General Ford, in his efforts to assist Nevadans who are faced with hardships due to this pandemic, has allocated \$2 million dollars to emergency rental assistance in Nevada. These funds will be available through United Way of Southern Nevada and United Way of Northern Nevada and the Sierra. The Office of the Attorney General has received an unprecedented amount of phone calls from constituents seeking help and information relating to eviction and rental issues, access to these funds are away to provide help for these issues. For further assistance please go to uwnn.org or uwsn.org

Guidance for Tenants

Nevada's moratorium does not waive your rent. It is temporary immunity from eviction if you cannot pay right now – once the moratorium is over, you will likely have to pay all the rent you did not pay. However, a landlord can evict someone who is considered dangerous to other residents, the public or the landlord's property; having a COVID-19 diagnosis or exposure to coronavirus does not qualify as being dangerous.

Where Do You Rent?	Guidelines
A property owner/landlord with no federal government financing and that does not "participate in" a "covered housing program" as defined in the Violence Against Women Act.	<ul style="list-style-type: none"> • If you cannot pay your rent, contact your landlord in writing and request additional time to pay your rent. • The landlord cannot charge late fees or penalties. • The landlord still has to provide service and maintenance to your home. • The landlord may provide you with a written notice of delinquency due to nonpayment of rent which may help you qualify for rental assistance. • When Nevada's State of Emergency is lifted, all your rent including your back rent will be due unless you work out a repayment plan within 30 days after the State of Emergency has concluded. • Tenants at weekly rentals must have stayed at the property for 30 days prior to March 29.
A multifamily property with a federally-backed loan or that "participates in" a "covered housing program" as defined in the Violence Against Women Act.	<ul style="list-style-type: none"> • If you cannot pay your rent, contact your landlord and request additional time to pay your rent. • The landlord cannot charge late fees or penalties. • Landlords cannot initiate eviction for nonpayment of rent between March 27 and July 24, 2020 (120 days) or until the Nevada State of Emergency lasts, whichever is later. • Owners may not issue a notice to vacate until after July 24, 2020 and then must provide 30 days to vacate the unit unless state law prohibits evictions.
A multifamily property with a federally-backed loan or financing or that "participates in" a "covered housing program" as defined in the Violence Against Women Act and has a loan in forbearance.	<ul style="list-style-type: none"> • If you cannot pay your rent, contact your landlord and request additional time to pay your rent. • The landlord cannot charge late fees or penalties. • Landlords cannot initiate eviction between as long as the landlord's mortgage is in forbearance. A landlord can apply for forbearance under this program until the earlier of: the end of the COVID-19 emergency or December 31, 2020. • The landlord may send you a notice to evict 30 days after the forbearance on the landlord's mortgage has ended.
A property that is public housing, receives assistance from HUD programs, USDA rural housing programs, or Low Income Housing Tax Credits, or participates in another federal program; has a mortgage issued or guaranteed by the federal government or "participates in" a "covered housing program" as defined in the Violence Against Women Act.	<ul style="list-style-type: none"> • If you cannot pay your rent, contact your landlord and request an update of your income assessment. • Reach out to your landlord and request additional time to pay your rent. • The landlord cannot charge late fees. • Landlords cannot initiate eviction between March 27 and July 24, 2020 (120 days). • Owners may not issue a notice to vacate until after July 24, 2020 and then must provide 30 days to vacate the unit unless state law prohibits evictions.

If you have concerns about being able to pay your rent, contact your landlord or management company to see what options are available. Many landlords are working with tenants on rent payment flexibility during the shutdown. If you need legal assistance with eviction issues, legal resources are available on a sliding scale so that you pay what you can afford.

For assistance in paying your rent, contact the U.S. Department of Housing and Urban Development at <https://www.hud.gov/states/nevada/renting> or <https://www.hud.gov/states/nevada/renting/otherprgms>. If you are or are working with a non-profit organization or government agency, visit the Housing Preservation Database to learn which properties may be subject to protections under the CARES Act: <https://preservationdatabase.org/>. If you believe that you have been the victim of fraud, deception or an unfair business practice, please contact the Attorney General's Office: http://ag.nv.gov/Complaints/File_Complaint/.

WASHOE LEGAL SERVICES

299 S. Arlington Avenue
Reno NV 89501
Phone: (775) 329-2727
www.washoelegalservices.org

VOLUNTEER ATTORNEYS OF RURAL NEVADA

904 N. Nevada Street
Carson City NV 89701
Phone: (775) 883-8278
www.varn.org

NEVADA LEGAL SERVICES

530 South 6th St.
Las Vegas, NV 89101
Phone: (702) 383-6095
<https://nlslaw.net>

Legal Aid Center of Southern Nevada*

725 E. Charleston Boulevard
Las Vegas, NV 89104
Phone: (702) 386-1070

*In-person operations at the Civil Law Self-Help Center are temporarily closed, but we are available by email and phone. For questions regarding evictions or any other matter that the Self-Help Center can help with, please connect with us at clshcinfo@lacsnc.org or by phone at 702-671-3976 or 702-386-1070.

For information relating to tenant's legal rights during COVID-19, including access to a Legal & Financial Toolkit that includes a renters resource page, and details about Legal Aid Center of Southern Nevada's virtual town hall series, visit <https://www.lacsnc.org/covid-19>.

Guidance for Homeowners

Homeowners who face financial hardship, either directly or indirectly from coronavirus, and may need to delay or reduce their mortgage payments should reach out to their mortgage servicer – the company they make monthly payments to – as soon as possible.

Nevada instituted a 90-day grace period (until June 27, 2020) on making payments and a waiver on late fees if you reach out to your lender and request forbearance. You cannot be evicted from your home during this time period unless an eviction or foreclosure was underway prior to March 12. While Nevada’s directive affects all loans, many government-guaranteed loans offer longer forbearance periods; under the CARES Act, homeowners with mortgages backed by the FHA, USDA, VA, HUD Section 184, Fannie Mae, or Freddie Mac are eligible for loan forbearance for up to one year without fees, penalties, or additional interest.

To determine who guarantees your mortgage, call your mortgage servicer and ask who owns the mortgage. The name and contact information for your servicer will also be located on your last statement. If you know that your mortgage is owned by Fannie Mae or Freddie Mac, you may get more information by visiting www.KnowYourOptions.com/loanlookup or calling 1-800-2FANNIE for Fannie Mae loans or 1-800-FREDDIE for Freddie Mac loans. If neither Fannie nor Freddie guarantees your mortgage, check your mortgage loan documents.

If your loan is insured or guaranteed by a federal program, there should be a document indicating that it is covered under that program (FHA, VA, USDA, or HUD 184). You can also reach out to your servicer to find out. Contact information for a mortgage servicer can be found in monthly mortgage statements or coupon book.

Moratorium on Foreclosure Guidelines for Federally Backed Mortgages

Who Owns/Guarantees Your Mortgage?	Guidelines
<p>Government-Guaranteed Mortgage:</p> <ul style="list-style-type: none"> • Federal Housing Administration (FHA) • Fannie Mae and Freddie Mac • Department of Veterans Affairs • U.S. Department of Agriculture • Section 184 (tribal housing) 	<ul style="list-style-type: none"> • Reach out to your mortgage servicer over the phone or in writing stating that you have a financial hardship due, directly or indirectly, to the COVID-19 emergency . • The forbearance period is up to 180 days (6 months), and during the covered period the borrower can request an extension for an additional period of 180 days (6 months). • At the borrower’s request, either the initial or extended forbearance period may be shortened. • During the forbearance period, no fees, penalties or interest, beyond the amounts scheduled or calculated as if the borrower made all contractual payments on time and in full under the terms of the mortgage contract, may accrue on the borrower’s account. • A servicer must not require additional documentation from the borrower beyond request and affirmation and must reinstate the loan following the forbearance period. • The months you did not pay your mortgage will be added to the length of your loan.
<p>Non-government entity</p>	<ul style="list-style-type: none"> • Call your servicer to discuss your options for your mortgage. • Make sure you have a copy of your last mortgage statement, and if possible, documentation of unemployment or reduced hours and any housing assistance or financial assistance resources you may have accessed. • Under the Nevada moratorium, you can request a 90-day deferment of payments. • Work with your lender to ensure you will not owe the entire balance immediately at the end of the 90 days.

Next Steps

After you have determined what federal entity guarantees your mortgage, call your servicer to discuss your options. Make sure you have a copy of your last mortgage statement, and if possible, documentation of unemployment or reduced hours and any housing assistance or financial assistance resources you may have accessed. Information on your servicer and contact information will be located on your last statement.

If your home is **not** insured or guaranteed by a federal entity, it is likely that your mortgage is insured by a private organization. In order to determine who owns your mortgage, call your mortgage servicer and ask who owns the mortgage. The name and contact information for your servicer will be located on your last statement.

Call your servicer to discuss your options for your mortgage. Make sure you have a copy of your last mortgage statement, and if possible, documentation of unemployment or reduced hours and any housing assistance or financial assistance resources you may have accessed.

If you would like to see your servicer's mortgage assistance response, the Governor's Office compiled this listing of COVID-19 mortgage responses for financial institutions in Nevada: https://nvhealthresponse.nv.gov/wp-content/uploads/2020/04/Mortgage-Assistance-COVIDo19_Updated.pdf.

Mortgage Loan Management

If making payments is difficult because of economic uncertainty, you may have other options such as refinancing your mortgage at a lower interest rate or modifying your current loan. See below for more information.

A **mortgage loan modification** is any change to the original terms of your existing home loan. Many servicing companies have modification options for borrowers who are having difficulties making their mortgage payments. The terms of the loan modification will vary, but they should ultimately result in lower monthly payments for the borrower. If you are facing financial hardship and cannot make your mortgage payments, please contact your servicing company as soon as possible. Time is of the essence as you seek to avoid a costly foreclosure. If you are in default, your servicer may contact you directly. Make sure that you are speaking to your servicer and not a third party.

If your mortgage is owned or guaranteed by Fannie Mae or Freddie Mac, you may qualify for the Flex Modification program. The program will seek to reduce your payments to no more than 31% of your income by accounting for days of delinquency and the value of your home. You must be 60 days or more past due on the loan of your primary residence to qualify.

Be mindful that modifying your home loan may cost you more in interest over the long run if you lower your monthly payments by increasing the term of your loan.

A **mortgage refinance** replaces your current loan with a new one. You may do this to lower your interest rate, reduce your monthly payments, or get rid of your Federal Housing Administration (FHA) mortgage insurance. When you refinance, your new loan pays the balance of your previous loan. You will file an application and go through the underwriting process just like you did to get your original mortgage.

Before you consider refinancing, you should think about the reasons why you're refinancing and set goals with the help of your HUD-approved counselor.

A **short sale** is a method to sell your home when you can no longer afford mortgage payments. In a short sale, your lender will agree to sell your home for under or close to the remaining mortgage balance, which will allow you to avoid a foreclosure. However, to qualify for short sales, borrowers must experience hardship or show evidence of their inability to make their mortgage payments. Additionally, the lender has to agree to the terms of the sale. Be mindful that as the borrower, you will not be able to access any funds from the transaction; those funds will go directly to the lender.

Before you consider a short sale, consider contacting a HUD-approved counselor for assistance.

Mortgage Counseling

The nearest HUD-certified housing counselor can be found at www.consumerfinance.gov/find-a-housing-counselor or by calling (800) 569-4287.

Agencies approved by HUD:

NAVICORE SOLUTIONS

2298 W Horizon Ridge Pkwy Ste 109
Henderson, Nevada 89052-2697
Phone: (732) 409-6281
Toll-free: (866) 472-4557
Fax: (702) 947-7769
www.navicoresolutions.org

CHICANOS POR LA CAUSA INC.

3660 N Rancho Drive, Suite 101
Las Vegas, Nevada 89101
Phone: (702) 207-1614
www.cplc.org

MONEY MANAGEMENT INTERNATIONAL

2650 S Jones Blvd
Las Vegas, Nevada 89146-5341
Phone: (866) 232-9080
www.moneymanagement.org

NEIGHBORHOOD ASSISTANCE CORPORATION OF AMERICA

3030 S Jones Blvd Ste 103
Las Vegas, Nevada 89146-6793
Phone: (702) 362-6199
Toll-free: (617) 250-6222
www.naca.com

SOUTHERN NEVADA REGIONAL HOUSING AUTHORITY

340 N 11th St
Las Vegas, Nevada 89101-3125
Phone: (702) 477-3534
www.srnvrha.org

WOMEN'S DEVELOPMENT CENTER

7530 West Sahara Ste 105
Las Vegas, Nevada 89117-2744
Phone: (702) 796-7770
www.wdclv.org

COMMUNITY SERVICES OF NEVADA

570 West Cheyenne Avenue, Suite 200
North Las Vegas, Nevada 89030
Phone: (702) 307-1710

www.csnv.org

NEIGHBORHOOD HOUSING SERVICES OF SOUTHERN NEVADA

1849 Civic Center Drive
North Las Vegas, Nevada 89030-7131
Phone: (702) 649-0998

www.nwsn.org

NEVADA HOUSING DIVISION

1771 East Flamingo Road, Suite 103-B
Las Vegas, Nevada 89119
1-855-HLP4NEV (702) 486-7220

1535 Old Hot Springs Road, Suite 50
Carson City, Nevada 89706
1-855-HLP4NEV (775) 687-2040

www.nvhousing.state.nv.us

Food Assistance

On March 15, the state of Nevada closed all public, private, and charter schools in order to slow the spread of COVID-19 and keep students and their families safe. It's critical that students who rely on free and reduced meal programs at school still have access to food. Food banks and school districts in communities across Nevada are coming together to offer food assistance to families in need during these challenging times. Below you can find resources for a number of food assistance programs across the Silver State.

Southern Nevada

The Clark County School District (CCSD) will continue providing breakfast and lunch to students during school closures. Student food distribution pods will be set up at 22 school locations throughout the district from 8 to 11 a.m. Monday through Friday, except as noted below.

[For more information and a map of site locations, click here.](#)

- Basic High School
- Boulder City High School
- Centennial High School
- Chaparral High School
- Cheyenne High School
- Cimarron Memorial High School
- Clark High School
- Del Sol High School
- Desert Pines High School
- El Dorado High School
- Green Valley High School
- Hughes Middle School (Mesquite)
- Indian Springs High School
- Las Vegas High School

- Laughlin High School
- Lyon High School (Overton)
- Mitchell Elementary School (Boulder City)
- Moapa High School
- Mojave High School
- Sandy Valley Elementary School (Monday through Thursday)
- Shadow Ridge High School
- Sierra Vista High School
- Silverado High School
- Spring Valley High School
- Sunrise Mountain High School
- Valley High School
- Ute Perkins Elementary School (Moapa) (Monday through Thursday)
- Veterans Tribute Career and Technical Academy (VTCTA)
- West Prep at West Hall
- West Prep Elementary School

Charter schools:

- Democracy Prep 8 to 11 a.m.
- Doral Academy (Fire Mesa), lunch Monday through Friday, 11 a.m. to 1 p.m.
- Equipo Academy
- Futuro Academy 8 to 11 a.m.
- Mater Academy of Las Vegas 8 to 11 a.m.
- Mountain View Christian School 9 to 11 a.m., beginning Thursday, March 19
- Pinecrest Academy lunch, Monday through Friday, 11 a.m. to 1 p.m.
- Quest Academy
- Signature Prep 10:30 a.m. to noon

While Boys and Girls Clubs of Southern Nevada are closed, they are providing meals in partnership with Three Square from 11 a.m. to 1 p.m. at the following club locations:

- Andre Agassi Club
- Boulder Highway Club
- Mary & Sam Boyd Club
- Desert Pines Club
- Downtown Club
- Ralph & Betty Engelstad Club
- John D. "Jackie" Gaughan Club
- Natalie Gulbis Club
- James Club
- John C. Kish Club
- Lied Memorial Club

Additional Three Square sites:

- Complete Care Services, dinner Monday through Wednesday, 4:30 to 4:45 p.m.
- Alternative Peer Group, dinner Monday through Friday, 3:30 to 5:30 p.m.
- Cordero Pine, lunch Monday, Tuesday, Thursday, 11:45 a.m. to 1 p.m.

- Five89 Apartments, lunch Saturday, 12:15 - 1:15 p.m.
- Neighborhood Rec, dinner Monday through Friday 5:30 - 6:30 p.m.
- S.A.M.O.A. Inc, lunch Monday through Thursday 12 to 12:30 p.m.
- Skyview Pines Apartments, dinner Monday through Friday, 3:45 to 4:45 p.m.
- Skyline Parc Apartments, lunch Saturday 1:30 to 2:30 p.m.
- Sonoma Hills Apartments, lunch Saturday, 11 a.m. to 12 p.m.
- Stupak Community Center, dinner Monday through Friday, 4 to 6 p.m.
- Sunrise Community Services, dinner Monday through Friday 4 to 6 p.m.
- The Embracing Project, lunch Monday, Wednesday, Thursday, 1 to 3 p.m.
- YMCA Durango, dinner Monday through Friday, 4 to 6 p.m.
- YMCA Heinrich, dinner Monday through Friday, 4 to 6 p.m.
- YMCA Skyview, dinner Monday through Friday, 4 to 6 p.m.

Three Square Emergency Distribution Line:

(702) 765-4030

Northern Nevada

Food Bank of Northern Nevada: The Food Bank of Northern Nevada has ramped up services to meet the growing need. Visit <https://fbnn.org/gethelp/> for the latest information.

Food Programs for Students - Each weekday from 11 am to 12 noon, these sites will serve as meal distribution centers:

- Lois Allen Elementary School, 5155 McGuffey Road, Sun Valley NV
- Alice Smith Elementary School, 1070 Beckworth Drive, Reno NV
- Libby Booth Elementary School, 1450 Stewart Street, Reno NV
- Greenbrae Elementary School, 1840 4th Street, Sparks NV
- Evelyn Mount Community Center, 1301 Valley Road, Reno NV

Each weekday from 11 am to 12:30 pm, “grab and go” meals are available at:

- Incline High School, 499 Village Blvd., Incline Village NV

Each weekday from 12:15 to 1:15 pm, the following schools will serve as meal distribution sites:

- Rita Cannan Elementary School, 2450 Cannan Street, Reno NV
- Glenn Duncan Elementary School, 1200 Montello Street, Reno NV
- Echo Loder Elementary School, 600 Apple Street, Reno NV
- Stead Elementary School, 10580 Stead Blvd., Reno NV
- Sun Valley Elementary School, 5490 Leon Drive, Sun Valley NV

Boys and Girls Club of the Truckee Meadows also is providing meals to young people. You do not need to be a club member, but meals will only be given to youth 18 and under. Meals will be distributed as a drive-by service at the locations below. Breakfast will be available at 8:30 am and lunch at 11:30 am from Monday to Friday as long as schools remain closed.

- 1680 E. Ninth Street, Reno NV
- 1300 Foster Drive, Reno NV
- 1090 Bresson Avenue, Reno NV
- 3905 Neil Road, Reno NV
- 325 Patrician Drive, Lemmon Valley NV

Catholic Charities of Northern Nevada provides free meals and emergency food supplies:

ST. VINCENT'S DINING ROOM

325 Valley Road
Reno NV 89512
Free hot lunch: 11:30 am Monday to Saturday

ST. VINCENT'S FOOD PANTRY

500 E. Fourth Street
Reno NV 89502
Hours: 9 am to 4 pm Monday to Friday

Smith's Food and Drug locations in Reno, Carson City and Dayton will be open ONLY for seniors, 60 years and over, from 7 a.m. to 8 a.m. on Mondays, Wednesdays and Fridays.

Whole Food Market

- All Whole Foods Markets will only allow service for seniors daily for one hour before opening for the general public.
- [Click here](#) to check for the store's updated hours.

Target

- Target will reserve the first hour of shopping each Wednesday at stores nationwide for vulnerable guests – including elderly and those with underlying health concerns.

Walmart

- From March 24 through April 28, Walmart stores will host an hour-long senior shopping event every Tuesday during the first hour for customers aged 60 and older. Includes Pharmacies and Vision Centers.

Costco

- Costco will offer two seniors-only hours from on Tuesday and Thursday of next week from 8 a.m. to 9 a.m.

Smart and Final

- Smart and Final will only allow seniors to shop for an hour beginning at 7:30 a.m.

Rural Nevada

Carson City: Four school meal sites are available to enrolled students from 11:30 a.m. to 1 p.m. Nutrition Services will provide free lunch and breakfast for all Carson City School District students and siblings ages 18 and under. [Click here for more info.](#)

- Empire Elementary School
- Mark Twain Elementary School
- Seeliger Elementary School
- Carson High School
- Ron Wood Family Resource Center
- Boys and Girls Club of Western Nevada

Churchill County: 3 school meal sites and rural drop-off sites are available to any Churchill County School District student in need beginning Wednesday, March 18, Churchill CSD Food Services will provide free breakfast and lunch for all Churchill County School District students and siblings ages 0-18 (no baby food or formula provided). Churchill County School District also has rural drop-off sites from 10 to 11 a.m. [Click here for more information.](#)

Grab-and-go sites are open from 7:30 a.m. to 12:30 p.m. at the following locations:

- Churchill County High School
- Numa Elementary School
- Northside Early Learning

Douglas County: 6 school meal sites are available to all children under 18 from 9 to 11 a.m. Douglas County School District has the following sites available as drive-through and walk-up from 9 to 11 a.m. (breakfast and lunch):

- C.C Meneley Elementary School
- Aspire Academy High School
- Jacks Valley Elementary School
- Gardnerville Elementary School
- Carson Valley Elementary School
- Pau-Wa-Lu Middle School

Elko County: 6 school meal drive-through sites available. Elko County School District has the following sites available as a drive-through from 10 a.m. to noon for the foreseeable future. [Click here for more information.](#)

- Southside Elementary School
- West Wendover Elementary (but served at West Wendover High School)
- Jackpot Combined School
- Owyhee Combined School
- Carlin Combined School
- Wells Combined School

Esmeralda County: Esmeralda County School District working with Nye County School District to serve:

- Dyer
- Goldfield
- Silver Peak Elementary

Humboldt County: Seven school meal sites are available to all children under 18 from 11 a.m. to 12:30 p.m. Meals (lunch and breakfast for the following day) are available for any children under 18, but a child must be in the car during pick-up to qualify. [Click here for more info.](#)

- French Ford Elementary School
- Grass Valley Elementary School
- Lowry High School
- McDermitt Elementary School
- Sonoma High School
- Winnemucca Elementary School
- Winnemucca Junior High School

Lander County: Lander County offers drive-through breakfast and lunch from 10 to 11 a.m.

- Eleanor Lemaire Junior High School

Lincoln County: 4 school meal sites are available Monday through Thursday, 9 to 11 a.m. for drive-through and walk-up grab-and-go meals (breakfast and lunch).

- Caliente Elementary School
- Meadow Valley Middle School
- Pahrnagat Middle School

- Pioche Elementary School

Lyon County: Lyon County School District is operating bus routes in all five communities to deliver meals in the following areas to serve the schools listed. Deliveries on bus routes are estimated between 9 and 10 a.m. [Click here for more information and the bus schedules.](#)

Dayton bus routes:

- Dayton Elementary School
- Dayton High School
- Dayton Intermediate School
- Riverview Elementary School
- Sutro Elementary School

Fernley bus routes:

- Cottonwood Elementary School
- East Valley Elementary School
- Fernley Elementary School
- Fernley Intermediate School
- Riverview Elementary School
- Silverland Middle School

Silver Springs bus routes:

- Silver Stage High School
- Silver Stage Middle School
- Silver Stage Elementary School

Smith Valley bus route:

- Smith Valley School

Yerington bus routes:

- Yerington Elementary School
- Yerington Intermediate School
- Yerington High School

Boys and Girls Clubs of Mason Valley:

- Mason Valley BGC: dinner 4 to 5 p.m., Monday through Friday
- Sutro Elementary School: dinner 4 to 5 p.m., Monday through Friday
- Silver Springs: dinner 4 to 5 p.m., Monday through Friday
- Hawthorne: breakfast and lunch 9 to 10 a.m., Monday through Friday

Mineral County: Breakfast and lunch will be available for grab-and-go drive-through and walk-up at two Mineral County Schools, and school district staff are working on getting food out to Luning and Mina.

- Hawthorne Elementary School
- Schurz Elementary School

There are also four bus routes (breakfast and lunch) that run Monday through Thursday, from 9:00 am to 10:35 am.

Nye County: Depending on the community area, Nye County School District is providing breakfast and lunch using two options for school meals. [Click here for information about the different communities and bus routes.](#)

Option 1: Bus Routes will be operating their normal route with meals starting at 10 a.m.

OR

Option 2: Walk-up meals will be provided from 10 to 11 a.m. at:

- Round Mountain Elementary School
- Gabbs Elementary School
- Tonopah Elementary School
- Tonopah Middle School
- Tonopah High School

Pershing County: Pershing County School District is offering four drive-through/walk-up meal sites to students only, Monday through Thursday, for breakfast and lunch. [Click here for more info.](#)

- Pershing County Middle School 11 a.m. to 12:30 p.m.
- Imlay Elementary School 11:30 a.m. to noon
- Rye Patch Volunteer Fire Department 10:30 to 11 a.m.

White Pine County: White Pine County is offering school meals Monday through Thursday, 11 a.m. to 2 p.m. at the following locations:

- David Norman Elementary School
- McGill Elementary School
- Steptoe Valley High School
- White Pine Middle School
- White Pine High School

Seniors

Meals on Wheels

Meals on Wheels is a program that delivers meals to individuals at home who are unable to purchase or prepare their own meals. Vulnerable seniors are at the greatest risk amid COVID-19, and local Meals on Wheels programs are on the front lines every day, focused on doing all they can to keep older Americans safe and nourished in communities across Nevada and beyond. Most Meals on Wheels programs in Nevada continue to deliver to homebound seniors. You can check the status of your area's program by calling 1-888-998-6325 or by visiting <https://www.mealsonwheelsamerica.org/find-meals>.

Seniors-Only Grocery Store Hours

Some stores are offering hours during which seniors are the only customers allowed.

SMITH'S FOOD AND DRUG STORES

Mondays, Wednesdays, and Fridays, 7:00am-8:00am

DOLLAR GENERAL STORES

Everyday, during the first hour of opening 7:00am-8:00am or 8:00am-9:00am

TARGET

Every Wednesday during the first hour of opening

Utility Assistance

As the impacts of COVID-19 continue to affect every aspect of Nevadans' lives, some may need to turn to the Nevada Energy Assistance Program and other programs for additional energy and utility assistance. Information about programs available to Nevadans is listed below.

Additionally, many utilities, including a number of water utilities, NV Energy, and Southwest Gas, have chosen to temporarily suspend service disconnections and are offering flexible payment options for customers who have been affected by COVID-19 and are experiencing financial hardship. It is important to note that the suspension of shut offs does not necessarily waive rates and fees. Once a utility lifts its suspension on shut offs, customers will likely have to pay the balance accrued. To confirm the status and billing expectations for your utility providers, be sure to contact providers directly. Below is a list of resources for assistance with energy needs, information on local utility shut off suspensions, and guidance on other actions being taken to help customers. Please note that the services listed below are expected to change over time.

Electric and Gas Assistance

Nevada Energy Assistance Program

The Nevada Energy Assistance Program (EAP) receives funding from the Low Income Home Energy Assistance Program (LIHEAP) federal block grant and state revenue generated from Nevada's Universal Energy Charge (UEC). The EAP provides qualifying families with assistance for their home energy costs.

For more information about the Nevada Energy Assistance Program, visit https://dwss.nv.gov/Energy/1_Energy_Assistance/.

To apply for the Nevada Energy Assistance Program contact:

ENERGY ASSISTANCE PROGRAM NORTH (NORTHERN NEVADA)

2527 North Carson Street, Suite 260
Carson City, NV 89706
Phone: (775) 684-0730
Fax: (775) 684-0740
Toll Free: (800) 992-0900

ENERGY ASSISTANCE PROGRAM SOUTH (SOUTHERN NEVADA)

3330 East Flamingo Road, Suite 55
Las Vegas, NV 89121
Phone: (702) 486-1404
Fax: (702) 486-1441
Toll Free: (800) 992-0900

Program offered to NV Energy Customers - Southern Nevada

Project REACH (Relief through Energy Assistance to Prevent Customer Hardships)

Project REACH is a program funded by the NV Energy Foundation that is designed to help qualified individuals who are experiencing economic hardship. The program is administered through the Foundation's United Way partner agencies.

To apply, contact:

- Asian Community Resource Center at (702) 984-0015

- Boys and Girls Club Family Resource Center at (702) 932-1880
- Clark County Senior Advocates at (702) 455-8860
- East Valley Family Service at (702) 631-7098
- Henderson Senior Center at (702) 267-2956
- HopeLink at (702) 566-0576 ext. 305
- Lutheran Social Services of Nevada at (702) 639-1730
- Three Square at (702) 765-4030
- Salvation Army at (702) 649-8240
- United Labor Agency of Nevada (ULAN) at (702) 648-3500

Program offered to NV Energy Customers - Northern Nevada

SAFE (Special Assistance Fund for Energy) program

The SAFE program is intended to serve as a supplemental program for state and federal programs, such as LIHEAP, when people have difficulty paying their utility bills.

To learn more about the SAFE program, contact the SAFE agency in your community or visit

www.nvenergy.com/account-services/assistance-programs/safe:

- Carson City at (775) 882-8448
- Churchill County at (775) 423-6695
- Douglas County at (775) 782-9825
- Elko County at (775) 738-4375, ext 3
- Esmeralda County at (775) 485-6309
- Eureka County at (775) 468-0466
- Humboldt County at (775) 623-6342
- Lander County at (775) 635-2503
- Lyon County at (775) 577-5009
- Mineral County at (775) 945-2471
- Nye County at (775) 482-8125
- Pershing County at (775) 273-2208
- Storey County at (775) 847-0968
- Washoe County at (775) 321-3185

Programs offered to Southwest Gas Customers

Deferred Payment Program

Southwest Gas offers a Deferred Payment Program to customers experiencing hardship.

Phone: (877) 860-6020

www.swgas.com/en/nv-special-programs

Energy Share Program

The Energy Share Program is an emergency program to directly assist qualified customers who are experiencing financial hardship.

www.swgas.com/en/energy-share

The Energy Share Program is administered by the following agencies:

HELP OF SOUTHERN NEVADA

1640 E. Flamingo Rd
Las Vegas, NV 89119
Phone: (702) 369-4357 ext. 1221
www.helpsonv.org

SALVATION ARMY

1461 Palma Rd
Bullhead City, AZ 86442
Phone: (928) 758-3141

FRIENDS IN SERVICE HELPING

138 E. Long Street
Carson City, NV 89706
Phone: (775) 882-3474

Additional Guidance on Local Utilities

Electric and Gas Utilities

- **NV Energy:** Temporarily suspending shut offs for non-payment and extending additional assistance to customers economically impacted by COVID-19 by waiving deposits and fees for late payments and providing payment plan assistance. NV Energy customer service can be reached by calling (702) 402-5555 in southern Nevada or (775) 834-4444 in northern Nevada.
- **Southwest Gas:** Suspending service disconnections. Southwest Gas is also working with customers experiencing financial hardship as a result of the COVID-19 crisis to establish flexible payment options. Customer Service representatives can be reached by calling (877) 860-6020.
- **The City of Boulder City:** Reviewing utility (including electric) disconnections and suspending on a case-by-case basis. For more information, call (702) 293-9244.
- **Overton Power District (OPD5):** Suspending all service disconnections and penalties for late and missed payments for individuals directly affected by COVID-19. OPD5 customer service can be reached by calling (702) 397-2512 to reach the Overton office or (702) 346-5710 to reach the Mesquite office.
- **Valley Electric Association, Inc (VEA):** Suspending disconnects due to non-payment as well as any associated late payment penalties for electric and broadband services for consumers that have been affected by COVID-19. Additionally, prepaid meters that reach a \$0.00 balance will continue to operate, though balances will continue to accrue. VEA members that are in need of assistance should contact VEA by calling (775) 727-5312.
- **Amerigas:** Suspending shut offs for non-payment for any LPG customers within the jurisdiction of the Public Utilities Commission of Nevada.

Water Utilities

- **Baker Water & Sewer General Improvement District (BWSGID):** Suspending water service shut offs for non-payment and working to reconnect service to customers who had their service previously shut off. Customers behind on payments are encouraged to contact BWSGID to discuss payment options by calling (775) 296-0295.
- **Beatty Water and Sanitation District:** Suspending water service shut offs for non-payment. The company is planning to begin reconnecting service to customers currently not receiving water service due to lack of payment on delinquent accounts. Customer service can be reached by calling (775) 553-2931.
- **Big Bend Water District:** Suspending customer shut offs for delinquent and non-payment. The Water District is also working with individual customers facing financial hardship to establish payment plans and provide other customer services. Customer service can be reached by calling (702) 298-3113.

- **Carson City Public Works:** Currently not shutting off water or sewer services due to an inability to pay. Customers experiencing financial hardship are encouraged to contact customer service by calling (775) 887-2355.
- **Cherry Creek Water Company:** Temporarily suspending shut offs for customers. Customer service can be contacted by calling (775) 591-0420.
- **The City of Boulder City:** Reviewing utility (including electric and water) disconnections and suspending on a case-by-case basis. For more information, call (702) 293-9244.
- **The City of Elko:** Deferring water service shut offs for 45 days (beginning March 18, 2020). Customer service can be reached by calling (775) 777-7135.
- **The City of Ely:** Temporarily suspending water shut offs for non-payment through April 17, 2020. Customers needing to make payment arrangements can contact City Hall by calling (775) 289-2430.
- **The City of Fallon:** Temporarily suspending disconnections for non-payment for customers that and reducing or waiving deposits and waiving late fees for customers who are experiencing financial hardship due to COVID-19. Those experiencing financial hardship are encouraged to contact City Hall by calling (775) 423-5104.
- **The City of Henderson:** Temporarily suspending water service shut offs for Henderson customers that have been financially impacted by COVID-19. Customer services can be reached by contacting (702) 267-5900.
- **Douglas County:** Suspending service disconnections for non-payment for our customers directly impacted by COVID-19 and waiving late fees for customers who are experiencing financial hardship due to COVID-19 or are unable to pay because of self-isolation. Customer service can be reached by calling (775) 783-6480.
- **Gabbs Town Utilities:** Suspending water service shut offs for non-payment and reconnecting service to customers not receiving water service due to lack of payment. This policy is to remain in effect until at least April 16. Customer service can be reached by calling (775) 751-6262.
- **Gardnerville Water Company:** Suspending disconnections for non-payment for customers that have been directly impacted by COVID-19. The company is also waiving late fees for customers who are experiencing financial hardship related to COVID-19 or who are unable to pay due to self-isolation. Customer service can be reached by calling (775) 782-2339.
- **Gold Country Water Company:** Temporarily suspending shut offs due to non-payment as a result of COVID-19. Customer service can be contacted by calling (800) 706-6531.
- **Goldfield and Silver Peak Utility:** Temporarily suspending shut offs for non-payment and extending additional assistance to customers economically impacted by COVID-19 by waiving deposits and fees for late payments and providing payment plan assistance. Customer service can be contacted by calling (775) 485-6309.
- **Great Basin Water Company:** Suspending water service shut offs for non-payment. The company is planning to begin reconnecting service to customers currently not receiving water service due to lack of payment on delinquent accounts. Customer service can be reached by calling (844) 694-4404.
- **Indian Hills General Improvement District:** Temporarily suspending water service shut offs for delinquent payments within its service territory. Customer service can be reached by calling (775) 267-2805.
- **Indian Springs Water Company:** Suspending service disconnections during the COVID-19 outbreak. Customers experiencing financial hardship and having difficulty paying their bill should contact the company by calling (702) 879-3728.
- **Las Vegas Valley Water District:** Temporarily suspending customer shut offs for delinquent and non-payment. The Water District is also working with individual customers facing financial hardship to establish payment plans and provide other customer services. Customer services can be reached by calling (702) 870-4194.
- **Moapa Valley Water District:** Suspending customer shut offs for delinquent and non-payment. The Water District is also working with individual customers facing financial hardships to establish payment plans and provide other customer services. Customer service can be reached by calling (702) 397-6893.

- **Mt. Charleston Water Company:** Suspending disconnections on a case-by-case basis for its customers that are experiencing financial hardship due to COVID-19. Customer service can be reached by calling (702) 872-5743.
- **Nye County Public Works Utilities:** Suspending water service shut offs for non-payment and reconnecting service to customers not receiving water service due to lack of payment. This policy is to remain in effect until at least April 16. Customer service can be reached by calling (775) 751-6262.
- **Pahrump Utility:** Temporarily suspending shut offs for non-payment and extending additional assistance to customers economically impacted by COVID-19 by waiving deposits and fees for late payments and providing payment plan assistance. Customer service can be contacted by calling (775) 727-1629.
- **Panaca Farmstead Association:** The Farmstead is encouraging customers affected by financial hardship or isolation due to COVID-19 to contact them to discuss payment options. Customer service can be reached by calling (775) 728-4282.
- **Round Hill General Improvement District (GID):** Suspending service shut offs. Customers experiencing financial hardship due to COVID-19 are encouraged to contact Round Hill GID by calling (775) 588-2571.
- **Round Mountain Public Utilities:** Temporarily suspending disconnections for non-payment. Call (775) 346-2054 with questions.
- **Silver Springs Mutual Water Company:** Suspending water service shutoffs for delinquent payments through at least March 30, 2020. The company will reassess beyond that point. Customer service can be reached by calling (775) 577-2223.
- **Spirit Mountain Utility Co.:** Temporarily suspending disconnections due to late payment or delinquent charges. Customers that have had their water service suspended are being reconnected. Customer service can be reached by calling (702) 556-8069.
- **Stagecoach General Improvement District (SGID):** Temporarily suspending water shut offs due to an inability to pay and also waiving late fees. Customers experiencing financial hardship due to COVID-19 are encouraged to contact SGID to make alternative payment arrangements. Customer service can be reached by calling (775) 629-0849.
- **Storey County Public Works:** Suspending service disconnects due to non-payment for individuals directly affected by COVID-19. To make alternative payment arrangements, contact (775) 847-0958.
- **Sun Valley General Improvement District:** Temporarily suspending water shut offs due to an inability to pay. Customer service can be reached by calling (775) 673-2220.
- **Tonopah Public Utilities:** Temporarily suspending shut offs for non-payment through at least March 31, 2020. Customers who had their service previously suspended have been reconnected. Customer service can be reached by calling (775) 482-6643.
- **Town of Minden Public Works:** Temporarily suspending shut offs for non-payment through at least April 6, 2020. Customer service can be reached by calling (775) 782-5976.
- **Truckee Meadows Water Authority (TMWA):** Temporarily suspending water shut offs due to an inability to pay. They are encouraging customers that are experiencing hardship to contact them. TMWA Customer service can be reached at (775) 834-8080.
- **Virgin Valley Water District:** Working with individual customers that are facing financial hardship due to COVID-19 by offering a temporary "no-lock meter" and no late fees. Customers must contact the District's office by calling (702) 346-5731 to notify the District of financial hardship.

Telecommunications Assistance

Lifeline for Low-Income Consumers

Lifeline is a federal program that helps eligible customers lower the monthly cost of phone and internet services.

www.lifelinesupport.org/l/.

Link Up (Tribal Assistance)

The Link Up program is a federal program that provides Lifeline customers who reside on Tribal lands with financial assistance for initial phone and internet connection.

www.fcc.gov/consumers/guides/lifeline-support-affordable-communications.

Additional Guidance

AT&T: Will waive late fees incurred due to economic hardship related to the COVID-19 pandemic and will not terminate the service of any wireless, home phone, or broadband residential or small business customer because of their inability to pay due to COVID-19. Additionally, AT&T will continue to provide public Wi-Fi hotspots and offer existing customers that are qualifying limited income households internet access for \$10 a month through the Access from AT&T program. Customer service can be reached by calling (844) 723-0252.

CenturyLink: Will waive late fees and temporarily not terminate residential or small business service due to financial circumstances associated with COVID-19. The company is also temporarily suspending data usage limits for customers. Customer service can be reached by calling (855) 263-9576.

Comcast: Temporarily suspending internet disconnections and will assess late fees if customers contact the company to inform them that they are unable to pay their bills due to the COVID-19 crisis. Comcast is also offering flexible payment options and can help find other solutions. Additionally, Comcast is making their Xfinity WiFi hotspots across the country available to anyone who needs them. To view available services and to contact Comcast, visit <https://www.xfinity.com/prepare>.

Cox Communications: Cox has extended its free Connect2Compete service the company's low-cost internet offer for families with a K-12 student at home, until July 15. Customers who sign up between March 13 and May 15 are eligible for this offer and will receive free service until July 15. Cox also will not terminate service to residential or small business customers because of an inability to pay their bills due to COVID-19. The company will also waive late fees incurred as a result of economic circumstances related to COVID-19 and open Cox Wi-Fi hotspots are there to help the public stay connected. Additionally, Cox is working to expand, improve, and expedite enrollment in its low-income broadband program, Connect2Compete, to help school systems with a large population of students who need to begin learning from home. Customer service can be reached by calling (800) 234-3993.

Frontier Communications: For the 60 days beginning March 13, 2020, Frontier has committed to not terminate service to customers because of an inability to pay their bills due to COVID-19. The company will also waive late fees incurred as a result of economic circumstances related to COVID-19 and open its Wi-Fi hotspots to help the public stay connected. For customer service in Elko, call (775) 738-0212. For customer service in Gardnerville, call (775) 782-0967.

Humboldt Telephone Company: Working with individual customers who are experiencing financial hardship. Customers are encouraged to call (800) 847-5302 to make payment arrangements

Moapa Valley Telephone (MVT): MVT is offering customers experiencing financial difficulty assistance to keep their connection. Additionally, the company is working to temporarily provide free internet access to those who currently do not have an internet connection. Customer service can be reached by calling (702) 397-2601.

Spectrum/Charter Communications: Will waive late fees and not terminate service for customers who are facing difficult economic circumstances as a result of the COVID-19 pandemic. Additionally, Spectrum is offering broadband and Wi-Fi access for 60 days, beginning March 16, 2020, to households with K-12 and/or college students who do not already have access to a Spectrum broadband subscription. Fees for a new student household installation will be waived. To enroll, call (844) 488-8395.

TruLeap Technologies: For the 60 days, beginning March 18, 2020, TruLeap will not terminate service to residential or small business customers because of an inability to pay their bills due to COVID-19. The company will also waive late fees incurred as a result of economic circumstances related to COVID-19 and open its Wi-Fi hotspots to help the public stay connected. Customer service can be reached by calling (208) 326-4331 or (775) 755-2301.

Health Care Assistance

The health and well-being of every Nevadan is a top priority as our state works around the clock to slow the spread of COVID-19. That's why I'm encouraging Nevadans to take time to review their health insurance. From COVID-19 Medicare coverage to a special enrollment period on Nevada Health Link, there are plenty of resources available to help.

Consumer Health Assistance

The Governor's Office for Consumer Health Assistance is an excellent resource for Nevadans. The office assists anyone having a problem with their health care provider or health insurance company, as well as with information requests. The office was established to provide a single point of contact for consumers and injured workers. It also assists consumers with understanding their rights and responsibilities under Nevada law and helps them with health care plans, including industrial insurance policies. The office is dedicated to providing assistance through information, counseling, education, and advocacy.

GOVERNOR'S OFFICE FOR CONSUMER HEALTH ASSISTANCE

555 E. Washington Ave., Ste. 4800
Las Vegas, NV 89101
Phone: (702) 486-3587
Fax: (702) 486-3586
Toll-free: (888) 333-1597

Medicare

- Medicare covers the lab tests for COVID-19. You pay no out-of-pocket costs.
- Medicare covers all medically necessary hospitalizations. Medicare will also cover your hospital stay if you're diagnosed with COVID-19 and might otherwise have been discharged from the hospital after an inpatient stay, but you instead are asked to stay in the hospital under quarantine.
- At this time, there's no vaccine for COVID-19. However, if one becomes available, it will be covered by all Medicare Prescription Drug Plans (Part D).
- If you have a Medicare Advantage Plan, you have access to these same benefits. Medicare allows these plans to waive cost-sharing for COVID-19 lab tests. Many plans offer additional telehealth benefits. Check with your plan about your coverage and costs.
- Scammers may use the coronavirus national emergency to take advantage of people while they're distracted. As always, guard your Medicare card like a credit card, check Medicare claims summary forms for errors, and if someone calls asking for your Medicare Number, hang up.

For more information, please contact Social Security at (800) 772-1213; Medicare at (800) 633-4227; or the Nevada State Health Insurance Advisory Program at (702) 486-3478 (local Las Vegas number) or toll-free at (800) 307-4444.

Medigap Coverage

Although Medicare pays a significant amount of health care costs, it does not cover all expenses. To cover these expenses, Medicare beneficiaries can buy supplemental insurance from private companies. These policies, often called Medigap plans, are designed specifically to fill in some of the gaps in Medicare coverage. Medigap policies pay most, if not all, co-insurance amounts and may provide coverage for Medicare's deductibles. For consumer guides to Medigap policies, you can contact the Nevada Division of Insurance in Carson City at (775) 687-4270 or in Las Vegas at (702) 486-4009. Counselors at the Nevada State Health Insurance Advisory Program are also available at (800) 307-4444.

Medicare Savings Programs

Medicare beneficiaries who meet certain financial guidelines might be eligible for extra help for their Medicare costs from Nevada Medicaid, even if they are not otherwise eligible for Medicaid. The Medicare Savings Programs include the Qualified Medicare Beneficiary (QMB), Specified Low-Income Medicare Beneficiary (SLMB), and Qualified Individual (QI) programs. These programs will pay all or some of Medicare's cost-sharing amounts, such as premiums, deductibles, and copayments.

For more information, please contact the Nevada Division of Welfare and Supportive Services at (775) 684-7200 or toll-free at (800) 992-0900, or the Nevada State Health Insurance Assistance Program at (800) 307-4444.

Medicare State Health Insurance Assistance Program (SHIP)

Nevada's Medicare SHIP provides free, confidential, and one-on-one assistance and counseling for seniors who have questions or problems with their Medicare and supplemental health insurance benefits. Senior citizens are assured that no selling or soliciting for insurance will occur. For additional information on SHIP or for individual counseling, please call: (800) 307-4444.

Prescription Drugs

Medicare beneficiaries with limited incomes and resources might be eligible for extra help with their Medicare Part D expenses. For more information, please contact the Nevada State Health Insurance Assistance Program at (800) 307-4444.

In Nevada only, the "Senior Rx" program helps low-income seniors with Medicare Part D afford their medicines. Seniors who are not eligible for Medicare Part D can still receive financial assistance with their prescription drug costs. You may be eligible if:

- You are age 62 at the time of your application.
- You have lived continuously in Nevada for at least one year (12 consecutive months) prior to the date of application.

Please note that you cannot receive full Medicaid benefits (prescription benefits) and Senior Rx at the same time. Even if you are not sure whether you qualify, you may still want to apply because you may be eligible for a certain amount of Senior Rx benefits per year.

Medicaid

The Division of Health Care Financing and Policy (DHCFP) is closely monitoring the evolving COVID-19 pandemic and working with local, state, and federal government agencies and business health care partners to ensure the health and safety of Nevadans.

Nevada's Medicaid program provides health care and long-term care coverage to eligible individuals and families with low incomes and limited resources. Nevada Medicaid is often confused with Medicare because both provide health care coverage, but eligibility for Nevada Medicaid is based on financial need. In contrast, Medicare is available to almost all seniors and certain people with disabilities. When seniors have Medicare and Medicaid, Medicaid can pay for some Medicare costs. Medicaid can also help low-income Medicare beneficiaries with their Medicare expenses in certain cases, even if they do not qualify for Medicaid.

Benefits covered by Nevada Medicaid include doctor visits, hospital stays, outpatient hospital care, hospice care for terminally ill patients, some medical supplies and equipment, mental health, long-term nursing home care, and personal care services such as help with dressing and bathing. Seniors who have both Medicare and Medicaid have to receive their prescription drug benefits from Medicare. Depending on where you live, you may receive Medicaid-covered services through traditional fee-for-service provider networks and managed care. Nevada Medicaid does not reimburse an individual; it sends payments directly to the health care providers.

The eligibility and benefit rules for Nevada Medicaid can be very complicated. For more information about Nevada Medicaid, please contact one of the following offices.

Where to Apply for Medicaid

NEVADA DIVISION OF WELFARE AND SUPPORTIVE SERVICES

Tel: (775) 684-0615 (Northern Nevada)

Tel: (702) 486-1646 (Southern Nevada)

Toll Free: (800) 992-0900

<https://dwss.nv.gov>

Nevada State Welfare District Offices

CARSON CITY CENTRAL OFFICE (ADMINISTRATIVE OFFICE)

1470 College Pkwy.

Carson City, NV 89706

Phone: (775) 684-0500

CARSON CITY DISTRICT OFFICE

2533 N. Carson St., Ste. 200

Carson City, NV 89701

Phone: (775) 684-0800

Fax: (775) 684-0844

ELKO/WINNEMUCCA DISTRICT OFFICE

1020 Ruby Vista Dr., Ste. 101

Elko, NV 89801

Phone: (775) 753-1233

Fax: (775) 777-1601

ELY DISTRICT OFFICE

725 Avenue K

Ely, NV 89301

Phone: (775) 289-1650

Fax: (775) 289-1645

FALLON DISTRICT OFFICE

111 Industrial Way
Fallon, NV 89406
Phone: (775) 423-3161
Fax: (775) 423-1450

HAWTHORNE DISTRICT OFFICE

1000 C St. P.O. Box 1508
Hawthorne, NV 89415
Phone: (775) 945-3602
Fax: (775) 945-4439

HENDERSON DISTRICT OFFICE

520 S. Boulder Hwy.
Henderson, NV 89015
Phone: (702) 486-1001
Fax: (702) 486-1270

LAS VEGAS DISTRICT OFFICE – BELROSE

700 Belrose St.
Las Vegas, NV 89107
Phone: (702) 486-1646
Fax: (702) 486-1634

LAS VEGAS DISTRICT OFFICE - CAMBRIDGE CENTER

3900 Cambridge St., Ste. 209
Las Vegas, NV 89119
Phone: (702) 486-9400
Phone: (702) 486-1646
Fax: (702) 486-9525

LAS VEGAS DISTRICT OFFICE – FLAMINGO

3330 E. Flamingo Rd., Ste. 55
Las Vegas, NV 89121
Phone: (702) 486-9400
Fax: (702) 486-9401

LAS VEGAS DISTRICT OFFICE – NELLIS

611 N. Nellis Blvd.
Las Vegas, NV 89110
Phone: (702) 486-4828
Fax: (702) 486-4737

LAS VEGAS DISTRICT OFFICE – OWENS

1040 W. Owens Ave.
Las Vegas, NV 89106
Phone: (702) 486-1899
Fax: (702) 486-1802

PAHRUMP DISTRICT OFFICE

1840 Pahrump Valley Rd.
Pahrump, NV 89048
Phone: (775) 751-7400
Fax: (775) 751-7404

RENO DISTRICT OFFICE

4055 S. Virginia St.
Reno, NV 89502
Phone: (775) 684-7200
Fax: (775) 448-5094

YERINGTON DISTRICT OFFICE

215 W. Bridge St., Ste. 6
Yerington, NV 89447
Phone: (775) 684-0800
Fax: (775) 463-7735

Health Insurance Providers Response to Coronavirus

*There has been an increase in scams during the coronavirus national emergency relating to health insurance. As always, guard your health insurance information and Medicare card like a credit card, check claims summary forms for errors, and if someone calls asking for your information, **do not** give it out.*

Federal Law now requires all health insurance to cover COVID-19 testing at no cost for patients:

The Families First Coronavirus Act requires all commercial insurance plans to cover coronavirus testing without being subject to deductibles, coinsurance, or co-pays. The law also prohibits plans from using tools like prior authorization to limit access to testing. Insurers must also cover fees for visits to the ER, an urgent care center, telehealth appointments or a doctor's office associated with getting a test without cost sharing.

COVID-19 Vaccine – once available

The Affordable Care Act requires that preventive services and vaccines be covered by private insurance without cost-sharing. Normally, these services and vaccines are covered starting on the first day of the plan year beginning after they get a favorable rating or recommendation from the United States Preventive Services Task Force or the Advisory Committee on Immunization Practices. For a COVID-19 vaccine, coverage without cost sharing must begin fifteen days after getting a favorable rating or recommendation.

The CARES Act ensures that the vaccine itself and its administration is free to beneficiaries with Medicare Part B and those with Medicare Advantage who receive the vaccine from an in-network provider.

Medicare coverage

Medicare covers all [medically necessary hospitalizations](#). This includes if you're diagnosed with COVID-19 and might otherwise have been discharged from the hospital after an inpatient stay, but instead you need to stay in the hospital under quarantine. At this time, there's no vaccine for COVID-19. However, if one becomes available, it will be covered by all [Medicare Prescription Drug Plans \(Part D\)](#). More information is available [here](#).

If you have a [Medicare Advantage Plan](#), you have access to these same benefits. Medicare allows these plans to waive cost-sharing for COVID-19 lab tests. Many plans offer additional telehealth benefits beyond the ones described below. Check with your plan about your coverage and costs.

Medicaid and the Children's Health Insurance Program (CHIP)

Cost sharing for most Medicaid and CHIP services is nominal or limited, and maximum out of pocket costs are typically capped at five percent of family income. Certain vulnerable groups, such as children and pregnant women, are exempt from most out of pocket costs and copayments, and coinsurance cannot be charged for certain services such as emergency and preventive services.

The Division of Health Care Financing and Policy (DHCFP) is closely monitoring the evolving COVID-19 pandemic and working with local, state, and federal government agencies and business health care partners to ensure the health and safety of Nevadans. States have the option to charge premiums and to establish out-of-pocket spending (cost sharing) requirements for Medicaid enrollees. Out of pocket costs may include copayments, coinsurance, deductibles, and other similar charges.

Health Insurance Plans Announce Additional Coverage

Information is changing and being updated quickly regarding the response to the coronavirus pandemic. For the most up to date information regarding coverage, you should reach out to your health insurance provider.

SilverSummit will cover any medically necessary treatment related to COVID-19. If applicable, your plan's copayment, coinsurance and/or deductible cost-sharing will be waived for medically necessary COVID-19 treatment, along with the associated physician's visit. More information is available [here](#).

Health Plan of Nevada and **Sierra Health and Life** will be waiving member cost sharing for treatment-related medical expenses of COVID-19 through May 31, 2020. In addition, Cost-sharing is waived for in-network COVID-19 and non-COVID-19 telehealth visits from March 31, 2020 until June 18, 2020. More information for Health Plan of Nevada is available [here](#) and more information for Sierra Health and Life is available [here](#).

Cigna is waiving consumer cost-sharing and co-payments for COVID-19 treatment through May 31. The policy applies to customers in the U.S. who are covered under Cigna's employer and union-sponsored group health plans, plans for U.S.-based globally mobile individuals, Medicare Advantage, and Individual and Family Plans. Cigna will also administer the waiver to self-insured group health plans. More information is available [here](#).

Humana is waiving consumer costs for treatment related to COVID-19-covered services. Costs related to treatment for COVID-19, including inpatient hospital admissions, will be waived for enrollees of Medicare Advantage and Medigap plans, fully-insured commercial members, and Medicaid. The waiver applies to all medical costs related to COVID-19 treatment, as well any FDA-approved medications or vaccines. There is no current end date for the waiver. Humana will also be waiving telemedicine costs for all urgent care for the next 90 days, and is allowing early refills on regular prescription medications. They are waiving member cost share for all telehealth services delivered by participating/in-network providers, including telehealth services delivered through MDLive to Medicare Advantage members and to commercial members in Puerto Rico, as well as all telehealth services delivered through Doctor on Demand to commercial members. More information is available [here](#).

Aetna will waive member cost-sharing for inpatient admissions at all in-network facilities for treatment of COVID-19 or health complications associated with COVID-19. This policy applies to all Aetna-insured commercial plan sponsors and is effective immediately for any such admission through June 1, 2020. Aetna is also offering zero co-pay telemedicine visits for any reason, and it is extending its Medicare Advantage virtual evaluation and monitoring visit benefits to all fully-insured members. More information is available [here](#).

Anthem will waive cost sharing for COVID-19 treatment received through May 31, 2020. However, employers have the option to opt out of participation in the cost sharing waiver. Anthem will also provide post-discharge support to Medicare members with complex care needs who may need additional assistance as they transition back to home following hospitalization. Anthem's care managers can help provide coordination of medications and home health needs, scheduling follow up appointments and transportation, and arranging for post-discharge meal delivery. Anthem also announced they are relaxing early prescription refill limits for members who wish to receive a 30-day supply of

most maintenance medications, where permissible. For 90 days, Anthem plans will waive any cost sharing for telehealth visits, including visits for mental health care, for fully insured employer plans, individual plans, Medicare plans, and Medicaid plans, where permissible. This includes visits using Anthem's telemedicine service, as well as care received from other telehealth providers delivering virtual care. More information is available [here](#).

Blue Cross Blue Shield Association (BCBSA). Independent and locally-operated BCBS companies across the country and the Blue Cross and Blue Shield Federal Employee Program® (FEP®) will waive cost-sharing for treatment of COVID-19, including inpatient hospital stays, through May 31. BCBSA members will also waive early medication refill limits on 30-day prescription maintenance medications (consistent with members' benefit plans) and/or encourage members to use their 90-day mail order benefit, and expand access to telehealth and nurse/provider hotlines. More information is available [here](#).

UnitedHealthcare is waiving member cost-sharing for the treatment of COVID-19 through May 31, 2020 for its fully-insured commercial, Medicare Advantage and Medicaid plans. Such waivers for self-funded customers will be provided at the employer's request. This builds on the company's previously announced efforts to waive cost-sharing for COVID-19 testing and testing-related visits, and the expansion of other member services. UnitedHealthcare has also waived cost-sharing for in-network, non-COVID-19 telehealth visits for its Medicare Advantage, Medicaid and fully-insured Individual and Group market health plans through June 18, 2020; self-funded customers may waive such fees at the employer's request. More information is available [here](#).

Health Insurance Enrollment for Nevadans

Nevada Health Link announced a limited-time Exceptional Circumstance Special Enrollment Period for qualified Nevadans who missed the Open Enrollment Period. The SEP has been extended to run through May 15, 2020, and will allow eligible individuals to enroll in a qualified health plan through the State-Based Exchange platform, [Nevada Health Link](#).

Note: Testing and treatment for the COVID-19 virus will NOT count as a Public Charge. Public Charge has been an impediment to providing services and access. In addition, the rule does not restrict access to vaccines for children or adults to prevent vaccine-preventable disease. Learn more on Public Charge.

Assistance for Uninsured Nevadans

Throughout Nevada there are 33 Community Health Centers (CHCs) that are non-profit, community-based, and patient-directed organizations that deliver comprehensive, culturally competent, high-quality primary health care services. These Community Health Centers stand ready to screen, test, and treat uninsured patients who do not require hospitalization, and are required by law to provide services regardless of patients' ability to pay or immigration status; they charge for services on a sliding fee scale. More information about these health centers can be found at [NVPCA](#) or you can [Find a Health Center](#) near you.

Assistance for Veteran and Military Families

Health Care for Veterans

If you are a veteran experiencing symptoms of COVID-19, please consider using VA's telehealth, [MyHealthVet](#), and virtual care options such as VA Video Connect. VA's telehealth providers can evaluate your symptoms and provide a diagnosis and comprehensive care so you do not have to leave your home or workplace.

Please visit the following websites or call your Primary Care Provider (PCP) or Patient Aligned Care Team (PACT) team for more information:

- <https://telehealth.va.gov/>
- <https://www.myhealth.va.gov/mhv-portal-web/home>
- <https://mobile.va.gov/> (Download the App on your smartphone for VA Video Connect).

Do not arrive at any VA medical facility if you have flu-like symptoms. All VA medical facilities are implementing screening measures until further notice. Please arrive 30 minutes early to your appointment and without a guest unless they are a direct caregiver or it is medically necessary. No one under 18 years of age will be permitted in any VA facility or clinic. You may call 801-584-2555 24 hours a day if you have questions regarding COVID-19.

Screening: Everyone who enters any VASNHCS facility may be pre-screened for symptoms of COVID-19. Veterans with appointments are not permitted to have attendants and escorts, except as necessary for clinic care, major procedures, or support of a disability.

Non-Urgent Procedures, Surgery, and Dental: Because of the coronavirus, many non-urgent elective surgeries and procedures are cancelled. This includes dental and many departments throughout our healthcare system. We encourage the use of telephone and VA video connect appointments to the extent possible.

Visitation: To protect patients and staff, inpatient visitation is not permitted. Some exceptions for hospice or extenuating circumstances may be allowed.

Northern Nevada Guidelines

VA SIERRA NEVADA HEALTHCARE SYSTEM (VASNHCS)

975 Kirman Avenue
Reno, NV 89502
Phone (775) 786-7200

Community Based Outpatient Clinics (CBOCs) and All Off-Site Clinics:

Telephone and video appointments can and should be utilized at every opportunity. Check-in staff will screen visitors. Anyone presenting with respiratory symptoms will be checked in for their appointment and then asked to wait in their vehicles until the provider is ready to see them. If you have concerns, please reach out to your primary care provider (PCP) prior to arriving at your appointment.

Stay Home and Call: If you have symptoms of fever, cough, or shortness of breath, call the Reno VA call center at 888-838-6256 and select the option to speak to a nurse before visiting the facility. If you need an ambulance or need emergency room care, call 911 or go to your nearest ER. Tell them about your symptoms.

Veterans Guest House: The Guest House is still open, but they have changed the way they perform daily operations. They have decreased the number of veterans that can stay the night, and they are not putting more than one person per room unless the individuals traveled together. No guests are allowed to have visitors during their stay at the house. If the guest lives less than 150 miles away, the guest cannot stay unless there are extenuating circumstances.

VA Salt Lake City Healthcare System

24-hour VA Nurse Helpline in Utah
Phone: 801-584-2575

Please visit the [VA Salt Lake City](#) website for the latest updates.

Surgeries: Surgeries have been postponed unless they are emergencies or for live-saving purposes.

- The Veterans Benefits Administration office is closed to walk-ins. Please call 801-582-1565 Ext. 1900 for assistance.

Southern Nevada Guidelines

VA SOUTHERN NEVADA HEALTHCARE SYSTEM (VASNHS)

6900 North Pecos Road
North Las Vegas, NV 89086
Phone: (702) 791-9000

Group Sessions, Classes, and Courses: VASNHS is cancelling all in-person group sessions, classes, and courses throughout the healthcare system until further notice. Virtual options such as telehealth and conference calls will be offered as alternatives wherever possible.

Fisher House: VASNHS has closed the VA Southern Nevada Fisher House until further notice. VASNHS Fisher House staff will notify and work with affected individuals and other families requesting temporary lodging to make new arrangements.

Veteran Benefits and Other Services

If you need assistance regarding benefits or compensation, please call the Veterans Benefits Administration at 1-800-827-1000. You can also submit an Inquiry Routing & Information System (IRIS) Request and select "ask a question." Please visit <https://iris.custhelp.va.gov> for further details.

VBA Debt Management Center

For an inability to repay debt to COVID-19, please call the VBA Debt Management Center.
Phone: 1-800-827-0648
International Callers: 1-612-713-6415

Other Services

U.S. Department of Veterans Affairs Suicide Prevention Team has set up a daily Mental Health Clinic drop-in support conference call during the COVID-19 crisis. All Veterans are invited to participate.

DAY: Every weekday from 12:00pm – 1:00pm

INSTRUCTIONS: To access this conference via telephone, please call the following number: 8007671750, when prompted for your access code, please enter 42195 on your telephone keypad followed by the # key. No appointment needed – try to call in within the first 15 minutes if you can.

PURPOSE: Emotional support, keep everyone connected, and get ideas about other supports/resources at VA and in the community.

Veterans Crisis Line: For Veterans, National Guard & Reserve, Family and Friends

Phone: 1-800-273-8255 and Press 1

Text: 838255

Support for Deaf and Hard of Hearing: 1-800-799-4889

Veterans Call Center: 1-877-927-8387

Counseling Services related to COVID-19

Henderson Vet Center
400 North Stephanie Suite 180
Henderson, NV 89014
Phone: 702-791-9100

Las Vegas Vet Center
7455 West Washington Avenue, Suite 240
Las Vegas, NV 89128
Phone: 702-791-9170

Vet to Vet
Reno, Nevada
Virtual Vet to Vet groups hosted on Tuesdays at 7:00 pm. They are also providing peer counseling.

Caregivers:

- Elizabeth Dole Foundation Hidden Heroes Caregiver Community
- <https://hiddenheroes.org/>
- [Military & Veteran Caregiver Experience Map](#)
- VA Caregiver Support Line 1-855-260-3274
- [VA Suicide Prevention Toolkit for Caregivers](#)

Nevada Department of Veteran Services (NDVS)

Offices are closed. If you need assistance from a NDVS Veteran Service Officer (VSO) for filing a VA disability claim, please reach out to (702) 830-2000.

Board of Veterans' Appeals (BVA)

The Board of Veterans' Appeals is making changes to keep Veterans safe from exposure to COVID-19 while continuing its mission of providing hearing and deciding appeals.

The BVA has moved to virtual hearings. Please refer to the BVA website for further updates and information on how to reschedule hearings: <https://www.bva.va.gov/>.

State Veterans Home

Visitors are not allowed at either of the veterans homes due to COVID-19. However, Virtual Visits for your loved ones are an option. Please call the respective Nevada state veterans home for further information:

- Northern Nevada State Veterans Home (702) 332-6784
- Southern Nevada State Veterans Home (775) 827-2955

State Cemeteries

Cemetery visits are allowed given that CDC guidelines for social distancing are adhered to. Please call the respective cemeteries regarding updated information on burials and internments or visit the NDVS website for details.

<https://veterans.nv.gov/important-information-events-changes-updates-due-to-the-coronavirus-pandemic-situation-2/>

- Northern Nevada State Veterans Memorial Cemetery (702) 486-5920 Ext.221
- Southern Nevada State Veterans Memorial Cemetery (775) 575-4441 Ext.25

Military Resources

Nevada Department of Veterans Services: <https://veterans.nv.gov/important-information-events-changes-updates-due-to-the-coronavirus-pandemic-situation-2/>.

Nellis Air Force Base

Services may be available such as the base exchange, commissary, and pharmacy. However, hours and availability may have changed. Please visit <https://www.nellis.af.mil/COVID-19/> for further updates on services. Please refer to the [Air Force COVID-19 Handout](#) for helpful information.

Chapel: All in-person worship services are cancelled. Please see the @NellisChapel Facebook page for further updates. Email the Nellis AFB Chaplain for questions: 99abw.hc@us.af.mil. For after-hours emergencies, please call: **702-652-2446**

Child Development Center (CDC): Due to COVID-19, services are provided to mission essential personnel only. Childcare fees will be refunded for services not utilized.

Forces Support Squadron Services: For ID card support, please call **702-679-0295**.

Military Families

Military OneSource: [Military One Source COVID-19](#)

Military Retirees: Please email the Nellis AFB Retiree Activities Office for questions at 99ABW.Nellis.RAO@us.af.mil.

Mike O'Callaghan Military Medical Center (99th Medical Group)

Entrances are limited and the visitor policy has been updated. Please visit <https://www.nellis.af.mil/COVID-19/> for the other updates.

COVID-19 Medical Hotline: (702) 653-2273 Option 9 for TRICARE beneficiaries.

TRICARE

If you are a TRICARE beneficiary and are experiencing symptoms, please call the TRICARE Nurse Advice Line before going to a medical facility. **1-800-874-2273**. Visit <https://tricare.mil/coronavirus> and www.tricareonline.com for pharmacy refills.

For Activated Members of the Guard and Reserve:

Employer Support of the Guard and Reserve
Customer Service Center
800-336-4590

Please see the following links for the latest updates on other military bases and their programs:

- Nevada National Guard: <https://nv.ng.mil/coronavirus/Pages/default.aspx>
- Army National Guard: <https://nationalguard.com/select-your-state/NV>
- Army Reserve: [Army Reserve COVID-19](#)
- Air Force: [AF Reserve Individual Reserve/IMA COVID-19](#)
- Air Force Reserve: [AF Reserve COVID-19](#)
- Air National Guard: [Air National Guard COVID-19](#)
- Creech Air Force Base: www.creech.af.mil/Home/COVID-19
- 926th Air Force Reserve Wing: [926th Wing](#)
- Fallon Naval Air Station: [Navy Region Southwest COVID-19](#)

- **Childcare Updates:** [Navy Child Care Program Updates COVID-19](#)
- [Navy Marine Corps Relief Society: Coronavirus Response Video](#)
- **Navy Reserve:** [Navy Reserve](#)
- **Navy Operational Support Center Las Vegas:** <https://www.facebook.com/pg/NOSCLASVEGAS/about/>
- **Marine Corps Reserve:** [Marine Corps Reserve COVID-19](#)
- **Coast Guard:** [Coast Guard COVID-19](#) and [Coast Guard Mutual Assistance for COVID-19](#)
- **Coast Guard Reserve:** [Coast Guard Reserve](#)

Transportation Assistance

Air Travel

In times of disaster or disruption, it's key to prepare for and be aware of possible impacts to your or your family's travel plans. Remember to check your travel provider's website (e.g. airlines, bus, transit, train) for any updates pertaining to current or future operations. In addition, travel providers usually list their ticket change and cancellation policies for your awareness. They will often post about temporary changes to their policies that could impact your current or future travel plans.

On April 3, the Department of Transportation [issued guidance](#) clarifying refunds for air travel to, from, or within the United States. If your scheduled flight has been canceled or significantly delayed by an airline, and you have not accepted vouchers, credit, or another offered alternative, the airline is obligated to provide you a prompt refund.

Here are the links to interstate travel operations in Nevada; updates are being provided through these sites:

- [McCarran International Airport](#)
- [Reno-Tahoe International Airport](#)
- [Boulder City Municipal Airport](#)
- [Elko Regional Airport](#)

[Amtrak Train Service](#)

As of March 19, 2020, the State Department has issued a Level 4 Travel Advisory advising U.S. citizens to avoid all international travel due to the COVID-19 outbreak. The State Department works hard to provide Americans with up-to-date travel information, so this advisory is subject to change.

In order to be fully informed, you should consult the State Department's travel website before considering any foreign travel. Additionally, you can follow the State Department's Twitter account, @TravelGov, or its Facebook page for updates.

The State Department also urges all those considering travel to enroll in the Smart Traveler Enrollment Program (STEP). Enrolling in STEP allows you to receive important information from the State Department about travel advisories, and it will help the U.S. Embassy in your destination country contact you should you travel abroad.

If you or someone you know is currently abroad and needs assistance, the State Department maintains a 24-hour Consular Emergency Line.

- **Department of State Travel Advisory Website:** www.travel.state.gov.
- **United States Emergency Line:** 1 (888) 407-4747
- **Abroad Emergency Line:** 1 (202) 501-4444

Ground Transportation

Nevada Governor Steve Sisolak has classified transit as an essential community service. Please be mindful that heightened awareness of COVID-19 and preparedness may cause service delays.

Northern Nevada

Regional Transportation Commission of Washoe County (RTC) - The Regional Transportation Commission (RTC) of Washoe County continues to make operational changes in response to the evolving COVID-19 threat to our community. The RTC is following recommendations and mandates from the Washoe County Health District and state and local leaders in response to this situation.

Current recommendations for public safety include social distancing and proper hand-washing etiquette. Individuals who are sick, or with underlying medical conditions, are encouraged to stay home and contact medical professionals for directions to stay safe and receive medical care.

The RTC 4th Street Station North Building, South Building, Customer Service window will be closed to the public indefinitely to minimize public interaction in the interest of everyone's safety. Customer Service can be reached by calling (775) 328-RIDE (7433). To purchase tickets, Ticket Vending Machines are located outside of 4th Street Station on the middle island near Route 15 and Route 5 as well. Tickets can also be purchased by downloading the Token Transit app on your smartphone or mobile device.

Transit passengers can continue to expect the increased frequency of sanitization and disinfection practices using a strong disinfectant approved for use against COVID-19 on our transit vehicles and at RTC transit centers. More information is found at www.rtcwashoe.com.

Southern Nevada

Regional Transportation Commission of Southern Nevada (RTCSNV)

The RTC of Southern Nevada will continue to provide essential transportation services throughout the valley. As of Thursday, March 19 the RTC began to reduce service on the Las Vegas Strip based on demand. Customers can continue to use alternative routes like the Deuce, a hub that connects to six other transit routes. The RTC is prepared to adjust services on residential and resort corridor routes, but will continue to communicate with riders with as much advance notice as possible. Find all transit route updates and schedules at www.rtcnv.com.

Increased sanitation methods for public transit users

As transportation is an essential community service, the RTC has implemented enhanced cleaning practices including disinfecting buses each night; providing drivers with gloves and hand sanitizer; and working with the operators and security officers to ensure their health and safety. For more information about the RTC, please visit their website at www.rtcnv.com.

Seniors

Several organizations throughout Nevada provide seniors with transportation for medical appointments, shopping, or recreation for a nominal fee. See below for a list of agencies.

Northern Nevada

AGAI DICUTTA ELDER CENTER

1031 Hospital Rd.

P.O. Box 220
Schurz, NV 89427
Phone: (775) 773-2224
Fax: (775) 773-2585

BATTLE MOUNTAIN BAND COUNCIL

37 Mountain View Dr., Bldg. B
Battle Mountain, NV 89820
Phone: (775) 635-8200

LYON COUNTY HUMAN SERVICES TRANSPORTATION SPECIALIST

620 Lake Avenue
Silver Springs, NV 89429
Phone: (775) 577-5009

RETIRED AND SENIOR VOLUNTEER PROGRAM (RSVP)

2621 Northgate Ln., Ste. 6
Carson City, NV 89706
Mailing Address
P.O. Box 1708
Carson City, NV 89702
Phone: (775) 687-4680
Fax: (775) 687-4494

RTC ACCESS (FORMER CITILIFT)

600 Sutro Street
Reno, NV 89512
Customer Service: (775) 348-0477
General Resources: (775) 348-5438
Fax: (775) 348-0450

SENIOR COMPANION PROGRAM

1380 Greg St., Ste. 212
Sparks, NV 89431
Phone: (775) 358-2322

CHURCHILL COUNTY SENIOR CENTER VOLUNTEER PROGRAM

952 S. Main Street
Fallon, NV 89406
Phone: (775) 428-2988/423-7096

REGIONAL TRANSPORTATION COMMISSION (RTC)

Washoe Senior Ride (WSR)
200 E. 4th St.
Reno, NV 89501

1421 Victorian Ave.
Sparks, NV 89431
Phone: (775) 348-7433

WASHOE COUNTY SENIOR SERVICES

1155 E. 9th St.
Reno, NV 89512
Phone: (775) 328-2575

Southern Nevada

CAT - CITIZENS AREA TRANSIT

Para-Transit Services
600 S. Grand Central Pkwy., Ste. 350
Las Vegas, NV 89106
Tel: (702) 228-4800
Fax: (702) 676-1518

JAMES SEASTRAND HELPING HANDS OF N. LAS VEGAS

3640 N. 5th St., Ste. 130
N. Las Vegas, NV 89032
Tel: (702) 649-7853
Tel: (702) 633-7264
Tel: (702) 649-7864 (Spanish)
Fax: (702) 649-5149
www.hhovv.org

HELP OF SOUTHERN NEVADA

1640 E. Flamingo Rd. #100
Las Vegas, NV 89119
Phone: (702) 369-4357

LEND-A-HAND OF BOULDER CITY

400 Utah St.
Boulder City, NV 89005
Phone: (702) 294-2363

LAS VEGAS SENIOR LIFELINE

2309 Renaissance Dr. Ste. B
Las Vegas, NV 89119
Phone: (702) 933-1191

LUTHERAN SOCIAL SERVICES OF NEVADA

4323 Boulder Highway
Las Vegas, NV 89121
Phone: (702) 639-1730
Fax: (702) 639-1736
Email: info@lssnv.org

TAXI ASSISTANCE PROGRAM

(Discounted Taxicab Coupons)
1860 E. Sahara Ave.

Las Vegas, NV 89104
Phone: 702-486-3581

SILVER STAR CONTINUOUS LOOP ROUTE

Phone: (702) 228-7433
TDD: (702) 676-1834

SILVER RIDER

797 Hardy Way
Mesquite, NV 89027
Phone: (702) 346-7006

SOUTHERN NEVADA TRANSIT COALITION

260 E. Laughlin Civic Dr.
Laughlin, NV 89029
Phone: (702) 298-4435
Fax: (702) 298-7925

UNITED SENIORS, INC.

325 Cooper St.
Overton, NV 89040
Phone: (702) 397-8002

Tax Assistance

Due to the nationwide coronavirus emergency, the U.S. Treasury Department and Internal Revenue Service (IRS) will allow all individual and other non-corporate tax filers to defer up to \$1 million of Federal income tax (including self-employment tax) payments ordinarily due on April 15 until July 15, 2020, without penalties and interest. **This means that the deadline to file your 2019 federal income taxes is April 15, 2020.** If the coronavirus emergency causes you to file after that date, you will not be penalized by the IRS as long as you file before July 15. Many Americans will receive a tax refund, so filing by the April 15 deadline is highly recommended.

While the IRS continues to process tax returns, issue refunds, and assist taxpayers, it has temporarily closed all Taxpayer Assistance Centers until further notice. If you need tax assistance, you can explore virtual resources on www.irs.gov for tax help, refund status, and payment options.

IRS answers to common tax questions are available at <https://www.irs.gov/faqs>.

Additionally, the IRS Interactive Tax Assistant (ITA) is a tax law resource that will guide you through a series of questions to provide you with IRS responses to your tax law questions, available at: <https://www.irs.gov/help/ita>. For general IRS tax questions and information, call (800) 829-1040. For questions or help with an ongoing IRS tax issue, the Taxpayer Advocate Service (TAS) may be contacted by phone at (702) 868-5179, Monday - Friday, 8am - 4pm, or by fax at (855) 820-5132. You can also visit <https://taxpayeradvocate.irs.gov>.

The Nevada Free Taxes Coalition will continue to assist Nevadans in filing their taxes at no cost during the COVID-19 crisis. However, several of their locations have closed until further notice. You may contact NFTC to schedule an appointment at (702) 987-4625 or via email at: nftcvolunteer@gmail.com.

Keep in mind that you may request a six-month extension to file your federal income taxes. To request an extension, or for free options to file your return, visit www.irs.gov/freefile.

If you have additional questions regarding the updated tax filing deadline or other tax issues, you can refer to the following:

Official Notice and update from the IRS regarding the July 15, 2020 filing extension:

<https://www.irs.gov/pub/irs-drop/n-20-18.pdf>

<https://www.irs.gov/newsroom/payment-deadline-extended-to-july-15-2020>

The IRS' Questions & Answer page regarding filing and payment deadline questions:

<https://www.irs.gov/newsroom/filing-and-payment-deadlines-questions-and-answers>

Additionally, Nevada 2-1-1 can guide you toward many resources in the community, including agencies that may be able to assist with your tax questions. You can dial 2-1-1 or visit <https://www.nevada211.org/tax-assistance/>.

While, Community Services Agency has been forced to stop in-person tax assistance, they may still be able to answer your tax questions via phone. They can be reached at 775-786-6023 ext. 1094 or info@csareno.org.

High-Deductible Health Plans (HDHPs)

To avoid administrative delays or financial disincentives to coronavirus testing and treatment, the IRS will disregard such medical care services under a health plan without a deductible or with a deductible below the minimum annual deductible required for a high-deductible health plan. This means that high-deductible health plans (HDHPs) can cover coronavirus-related testing and treatment without jeopardizing their tax status, and an individual with an HSA-eligible HDHP that covers these costs may continue to contribute to a health savings account (HSA). To learn more about how this might affect your HSA-eligible HDHP, contact your health coverage provider.

Employers

The IRS will reimburse small and midsize employers for the cost of providing coronavirus-related leave to their employees through two new refundable payroll tax credits. Employers with fewer than 500 employees may be eligible for dollar-for-dollar reimbursement. If you think you may be eligible for the tax credits, you should visit www.irs.gov/coronavirus for details.

Assistance to Student Loan Borrowers

Because the president has declared a state of emergency related to COVID-19, the Department of Education should be able to proactively help affected student loan borrowers. On Friday, March 13, 2020, the Trump administration announced a freeze on interest on federal student loans. This interest freeze applies to government-held federal student loans, but does **not** apply to other student loans such as private loans, Perkins loans held by schools, and Federal Family Education Loan-program loans held by guaranty agencies.

On March 20, 2020, the Trump administration announced it would allow federal student loan borrowers to suspend payments for at least 60 days without penalty. Borrowers should contact their loan servicers to confirm the suspension applies to their payments.

Non-federal student loan borrowers should contact their loan servicers to determine whether monthly payments are still due.

Assistance for Victims of Domestic and Sexual Violence

For victims of domestic violence, the financial hardship caused by coronavirus and the preventative measures implemented to prevent its spread can make it harder to end an abusive relationship or seek help. But victims should remember that resources are available to them even--or especially--in an otherwise challenging time.

At this time, most or all domestic violence and sexual assault services in Nevada remain open and ready to serve clients; however, they may have changed hours or instituted new procedures. If you are in need of services, call the program first.

National Domestic Violence Hotline: 1-800-799-7233 or chat online at <https://www.thehotline.org/>

National Sexual Violence Hotline: 1-800-656-4673 or chat online at <https://www.rainn.org/about-national-sexual-assault-telephone-hotline>.

Southern Nevada

Legal Aid Center of Southern Nevada

Although in-person operations are temporarily closed, the Family Law Self-Help Center/Protection Order office is available by email and phone.

Email: flshcinfo@lacsnc.org

Call: 702-455-1500

Request a phone call by adding yourself to our virtual waitlist: <https://app.waitwhile.com//phonehelpfamily>

To apply for a domestic violence protection order, call 702-455-1500 M-F from 8am-3:30pm or email tpoinfo@lacsnc.org

SafeNest

The SafeNest shelter and 24/7 crisis hotline remain fully operational. If you or someone you know needs help, call or text the 24/7 crisis hotline at 702-646-4981 or visit <https://safenest.org/>.

Rape Crisis Center

The Rape Crisis Center is still providing services to community members who need them. Call the hotline 24/7 at 702-366-1640 or visit <http://rcclv.org/>.

S.A.F.E. House

S.A.F.E. House remains open to serve victims of domestic violence. Call the 24/7 hotline at 702-564-3227 or visit <https://safehousenv.org/>.

Northern Nevada

Safe Embrace

Safe Embrace's shelter and 24/7 crisis hotline remain operational. Those in need of help can call the hotline at (775) 322-3466 or visit <http://www.safeembrace.org/services/>.

Domestic Violence Resource Center

The Domestic Violence Resource Center remains open to provide services for domestic violence victims, but hours may have changed. The 24/7 hotline is always available by calling 775-329-4150 or visit <https://domesticviolenceresourcecenter.org/our-services/>.

Crisis Support Services of Nevada: Sexual Assault Support Services

Sexual Assault Support Services of CCSN remains open to provide 24/7 advocacy to survivors of sexual violence, including accompaniment to medical forensic exams. Those in need can call the hotline at 775-221-7600 or text SASS to 839863 or visit <https://cssnv.org/sexual-assault/>.

Sierra Community House (Incline Village)

Sierra Community House is still providing services to survivors of domestic and sexual violence. Those in need can call the 24/7 crisis line at 800-736-1060 or visit <https://sierracommunityhouse.org/our-services/crisis-intervention-prevention/>.

Rural Nevada

Carson & Storey Counties

Advocates to End Domestic Violence

Operating at full capacity but has suspended public support groups for the time being.

Phone: 775-883-7654

www.aedv.org

Churchill County

Domestic Violence Intervention

Phone: 775-423-1313

Hotline: 775-427-1500

Douglas County

Family Support Council

Phone: 775-782-8692

www.family-support.org

Elko, Eureka, and White Pine Counties

Committee Against Domestic Violence

Phone: 775-738-6524

Hotline: 775-738-9454

Humboldt County

Winnemucca Domestic Violence Services

Operating at full capacity.

Phone: 775-625-1313

Hotline: 775-421-1028

Lander County

Committee Against Domestic Violence

Phone: 775-635-2500

Voicemail: 775-635-1358

Lyon County

Community Chest

Hotline: 775-720-0007

Mineral County

Advocates to End Domestic Violence

Operating at full capacity, but serving clients from the front door.

Phone: 775-945-2471

Hotline: 775-945-2434

Pershing County

Domestic Violence Intervention

Operating at full capacity, but taking emergency calls from home. Call for advocacy services.

Phone: 775-273-7373

Hotline: 775-273-5111

24-hour cell: 775-442-1031

Nye, Lincoln, and Esmeralda Counties

NO TO ABUSE

Pahrump

Phone: 775-751-1118

NO TO ABUSE

Tonopah

Phone: 775-482-3016

Assistance for Immigrants

Nevada's immigrant community should be aware of recent changes to the operations of the United States' immigration system as a result of the coronavirus pandemic. **All immigrants, regardless of legal status, are encouraged to seek medical attention if they experience symptoms of COVID-19.**

Updated Guidelines

Immigration and Customs Enforcement (ICE)

Beginning on March 18, 2020, ICE Enforcement and Removal Operations (ERO) will focus enforcement on public safety risks and individuals subject to mandatory detention based on criminal grounds. For those individuals who do not fall into those categories, ERO will exercise discretion to delay enforcement actions until after the crisis or utilize alternatives to detention, as appropriate.

Consistent with its sensitive locations policy, during the COVID-19 crisis, ICE will not carry out enforcement operations at or near health care facilities, such as hospitals, doctors' offices, accredited health clinics, and emergent or urgent care facilities, except in the most extraordinary of circumstances. **Individuals should not avoid seeking medical care because they fear civil immigration enforcement.**

U.S. Citizenship and Immigration Services

As of March 25, U.S. Citizenship and Immigration Services (USCIS) has suspended routine in-person services until at least April 1 to help slow the spread of COVID-19. USCIS staff will continue to perform duties that do not involve contact with the public. However, USCIS will provide emergency services for limited situations. To schedule an emergency appointment, contact the [USCIS Contact Center](#).

On March 27, USCIS announced that it is adopting a measure to assist applicants and petitioners who are responding to requests for evidence (RFEs) and notices of intent to deny (NOIDs) dated between March 1 and May 1, 2020. For applicants and petitioners who receive an RFE or NOID dated between March 1 and May 1, 2020, any responses submitted within 60 calendar days after the response deadline will be considered by USCIS before any action is taken.

On March 30, USCIS announced that it will reuse previously submitted biometrics in order to process valid Form I-765, Application for Employment Authorization, extension requests due to the temporary closure of Application Support Centers (ASC) to the public. Applicants who had an appointment scheduled with an ASC on or after the March 18 closure or had filed an I-765 extension will have their application processed using previously submitted biometrics. This will remain in effect until ASCs are open for appointments to the public.

If you have a scheduled appointment or naturalization ceremony affected by this closure, USCIS domestic field offices should send you a notice. USCIS asylum offices will send interview cancellation notices, automatically reschedule asylum interviews, and send the time, date, and location for the rescheduled interview. When USCIS again resumes normal operations, USCIS will automatically reschedule Application Support Center appointments. You will receive a new appointment letter in the mail. Individuals who had InfoPass or other appointments at the field office must reschedule through the [USCIS Contact Center](#) once field offices reopen to the public. To see if your field office has reopened, check [here for Las Vegas](#) and [here for Reno](#).

Public Charge

Treatment and preventive services related to COVID-19 will not negatively affect any immigrant as part of a future public charge analysis. USCIS will not consider testing, treatment, or preventative care (including vaccines, if a vaccine becomes available) related to COVID-19 as part of a public charge analysis, even if such treatment is provided or paid for by one or more public benefits.

If an immigrant is prevented from working or attending school and must rely on public benefits for the duration of the COVID-19 outbreak and recovery phase, that person can provide an explanation and relevant supporting documentation in their application for adjustment of status. USCIS will take all such evidence into consideration in the totality of the immigrant's circumstances.

Unemployment Benefits

In Nevada, immigrants who have valid work authorization during both the time they were employed and the time they are unemployed may apply for unemployment benefits. Unemployment benefits are not considered in a public charge analysis.

Immigration Courts (DOJ EOIR)

Effective March 18, all non-detained hearings are postponed, and certain immigration courts are closed. For those courts that remain open, hearings for detained individuals are moving forward, and court filing deadlines remain in place.

As of this writing, the Las Vegas immigration court was open but was not holding hearings for non-detained immigrants. To check the status of individual immigration courts, see [here](#).

CARES Act Rebate Check

Only those immigrants with valid social security numbers and who file taxes as "resident aliens" qualify for the one-time CARES Act rebate check. If an immigrant files taxes as a family, the whole family needs a valid social security number. If an immigrant is in a mixed-status family and anyone in the family uses an ITIN (individual taxpayer identification number), the family does not qualify for the payment. Military families may be excluded from this limitation if one spouse has a valid social security number and at least one spouse is in the military.

Legal Aid

Northern Nevada

CATHOLIC CHARITIES OF NORTHERN NEVADA

500 E. Fourth Street
Reno, NV 89512
Phone: (775) 393-3877
Email: immigration@ccsnn.org

PROGRESSIVE LEADERSHIP ALLIANCE OF NEVADA (PLAN)

495 Apple Street, Suite 108
Reno, NV 89502
Phone: (775) 800-1851

TU CASA LATINA

1280 Terminal Way Suite #47
Reno, NV 89502
Phone: 775-432-9929

WASHOE LEGAL SERVICES

299 S. Arlington Ave
Reno, NV 89501
Phone: (775) 329-2727
Email: intakeuser@washoelegalservices.org

VOLUNTEER ATTORNEYS FOR RURAL NEVADA (VARN)

904 North Nevada Street
Carson City, NV 89701
Phone: (775) 883-8278

UNITED LATINO COMMUNITY

1711 N. Roop Street
Carson City, NV 89706
Phone: (775) 885-1055

Southern Nevada

NEVADA LEGAL SERVICES

530 6th Street
Las Vegas, NV 89101
Phone: (702) 386-0404

UNLV LAW IMMIGRATION CLINIC

William S. Boyd School of Law
4505 South Maryland Parkway
Las Vegas, NV 89154
Phone: (702) 895- 2080

CATHOLIC CHARITIES OF SOUTHERN NEVADA

1511 Las Vegas Boulevard
North Las Vegas, NV 89101
Phone: (702) 383-8387

LEGAL AID CENTER OF SOUTHERN NEVADA

725 E. Charleston Boulevard
Las Vegas, NV 89104
Phone: (702) 386-1070

THE IMMIGRANT HOME FOUNDATION/ FUNDACIÓN CASA DEL INMIGRANTE

2900 Stewart Avenue
Las Vegas, NV 89101
Phone: (702) 889-4431

ASIAN COMMUNITY DEVELOPMENT CENTER

530 6th Street
Las Vegas, NV 89101
Phone: (702) 489-8856
Email: info@acdcnv.org

ETHIOPIAN COMMUNITY DEVELOPMENT COUNCIL (ECDC) - AFRICAN COMMUNITY CENTER (ACC)

4125 W. Dewey Dr., Unit A
Las Vegas, NV 89118
Phone: (702) 836-3324

THE CITIZENSHIP PROJECT

710 West Lake Mead Boulevard
North Las Vegas, NV 89030
Phone: (702) 868-6002

Medical Services - Northern Nevada

ACCESS TO HEALTHCARE NETWORK

401 S. Virginia Street, Suite F
Reno, NV 89502
Phone: (775) 507-4480

NORTHERN NEVADA HOPES

580 West 5th Street
Reno, NV 89503
(775) 786-4673

UNIVERSITY OF NEVADA, RENO STUDENT OUTREACH CLINIC

1664 North Virginia Street
Family Medicine Center
Reno, NV 89557
Phone: (775) 682-8646

Medical Services - Southern Nevada

ACCESS TO HEALTHCARE NETWORK

3075 E. Flamingo Road, Suite 118
Las Vegas, NV 89121
Phone: (844) 609-4623

VOLUNTEERS IN MEDICINE OF SOUTHERN NEVADA

1240 N. Martin Luther King Boulevard
Las Vegas, NV 89106
Phone: (702) 967-0530

Assistance for LGBTQ+ Community

LGBTQ+ Centers

LGBTQ+ centers are either closed or operating at limited capacity during this time. Below you'll find info about the status of Nevada's two centers and their recurring events. There is also some information about other ways you can engage with the community.

Reno

- **Our Center**
Reno's LGBTQ+ center is closed until further notice

Las Vegas:

- **The Center**
Open Monday-Friday 10am-8pm
401 S. Maryland Parkway
Las Vegas, NV 89101
702-733-9800
info@thecenterlv.org

Essential services are still available. The Center is open to assist individuals in our community who may be in *crisis or immediate need*. They will also continue providing mental health services through Affirmations in partnership with Community Counseling Center. Staff is at The Center during their business hours and you will be allowed in if you request an essential service.

- **The Center's Wellness Clinic:** Closed until further notice.

You can find more information and resources at the link below:

<https://www.hrc.org/resources/coronavirus-covid-19-lgbtq-resource-guide-for-nevadans>

Assistance for the Disability Community

National Council on Disabilities

Last Updated 4/23/20

<https://acl.gov/COVID-19>
<https://acl.gov/COVID-19#Spanish>

American Sign Language
[Symptoms of Coronavirus 2019](#)
[What Older Adults Need to Know about COVID-19](#)
[COVID-19 Prevention Tips in ASL](#)

Deaf Centers of Nevada
[Deaf Centers of Nevada COVID-19](#)

Nevada Governor's Council on Developmental Disabilities
[Office of Developmental Disabilities COVID-19 Info](#)

Distance Education for Children with Disabilities
Ensuring compliance with the Individuals with Disabilities Education Act (IDEA) + Section 504 of the Rehabilitation Act (Section 504), and Title III of the Americans with Disabilities Act should not prevent any school from offering educational programs through distance instruction.
[U.S. Department of Education and Training Supplemental Fact Sheet COVID-19 Children with Disabilities](#)

Autism Resources

UNLV School of Medicine Ackerman Autism Center
Group Sessions are suspended through April 13, 2020. In-home therapy lessons for current clients can be prepared. Please call and request to speak with a RBT or BCBA: 702-998-9505
<https://www.unlv.edu/medicine/autismcenter>

Grant a Gift Autism Foundation:
Applications for Teen WORKS Green Session are accepted remotely. In-person TeenWORKS trainings and work sites are suspended through April 9, 2020. Comprehensive Case management for resource information is available for families impacted by COVID-19. Please call 702-564-2453.
[Grant a Gift Autism Foundation COVID-19](#)

Opportunity Village

All campuses are closed at this time. Please reach out to the Family Engagement Team or Case Managers for further assistance.

Family Engagement (702) 262-1514 or (702) 612-0083

Program Services (702) 262-1515

[Opportunity Village COVID-19](#)

Blind Center of Nevada

Programs have been suspended for member safety except electronic recycling. Please visit their website for further information: [Blind Center of Nevada COVID-19](#)

National Disability Institute

<https://www.nationaldisabilityinstitute.org/>

Assistance for Nonprofit Organizations

Nevada's nonprofits are working around the clock to assist Nevadans in need. If you run a nonprofit organization affected by the COVID-19 outbreak, you may be able to take advantage of some of the programs listed below to support nonprofits.

Federal Emergency Management Agency:

On March 13, FEMA announced that certain private nonprofits would be eligible for Public Assistance (PA) for assisting in the COVID-19 outbreak. You can find more information in the Public Assistance and Policy Guide, available at www.fema.gov.

Financial Assistance for Nonprofits:

United Way of Northern Nevada and the Sierra has established an Emergency Assistance Fund to support area nonprofit organizations experiencing a surge in demand from individuals and families significantly impacted by the COVID-19 outbreak. The fund will support community organizations already providing rental assistance, food, and other services by providing additional resources to them during this challenging time. On Monday, March 23, organizations can begin accessing the application on the United Way website www.uwnns.org.

Grant Assistance

Nevadans across the state work hard to provide health care treatment and prevention programs, build and invest in our infrastructure, and develop new technologies that make Nevada a center for economic innovation. In many cases, these programs and investments are supported by federal grant funding, and are all too often needed in challenging times or in the wake of disasters.

Whether via regular processes or on an emergency basis, federal administrative agencies award millions in funding every year to state agencies, municipalities, tribes, nonprofits, private individuals, and organizations. The grant application process can be intimidating at times; however, my office is committed to helping guide Nevadans who are seeking grants and may need further assistance.

My office can help by:

- Identifying grant opportunities
- Providing letters of support
- Tracking grant awards
- Providing general assistance

For further information, please visit my [Grants Program website](#).

Other Resources for Individuals and Families

Assistance for Seniors

Nevada CAN (COVID-19 Aging Network)

The State of Nevada's Aging and Disability Services Division has created a new service that offers seniors and caregivers a single source to request assistance on any specific issue related to the COVID_19 crisis. Nevada seniors and caregivers can request assistance at <https://www.nevada211.org/seniors-covid19-resources/> or by calling Nevada 2-1-1.

Nevada CAN is focused on meeting the following needs:

- Essentials for Daily Living - access to food and prescription medications
- Telehealth Services – geriatric assessments, psychiatry, primary care and other clinical services as available
- Social Support Services – Offering connection to education, wellness and social engagement through remote technologies including one to one, group peer support and volunteer opportunities.

Additionally, the website will provide support to the senior support and advocacy network through refreshing frequently with important updates, policy and funding guidance, and promoting opportunities for collaboration and coordination throughout the state <https://www.nevada211.org/senior-services/>

Southern Nevada Senior Law Program

Working Remotely: Monday-Thursday 7:00am-5:00pm

Phone: (702) 229-6596

Fax: (702) 384-0314

7690 West Sahara Ave.

Las Vegas, Nevada 89117

Food and Beverage Industry

CORE: Children of Restaurant Employees

CORE is providing support to food and beverage service employees with children who have been medically diagnosed with COVID-19 or who have been required to quarantine because a household member has been diagnosed with COVID-19. Medical documentation and proof of residence will be required. Visit <https://coregives.org/covid-19/> for more information.

Dining Bonds Initiative

The Dining Bonds Initiative is open to any restaurant, bar, or eatery across the globe. Dining bonds work like savings bonds. Customers can purchase them now and redeem them at a future date. Each restaurant will set its own redemption dates, typically 30-60 days after purchase. Visit <https://supportrestaurants.org/#participate> for more information.

Women and Children Center of the Sierra

3905 Neil Road, Reno, Nevada

Hours: Monday – Thursday, 9:00 am – 5:00 pm; Friday, 9:00 am – 4:00 pm.

Resource for diapers, food, toiletries and soap.

Door Dash

- Door Dash has launched a Financial Assistance Program offering up to two weeks of financial assistance to Dashers diagnosed with COVID-19 or put under quarantine by a public health agency.
- Independent restaurants can sign up for free with DoorDash and Caviar and pay zero commissions for 30 days.
- For all existing DoorDash partners, restaurants will pay no commission fees on pickup orders.

Golden Rule Charity

Golden Rule Charity provides support to hospitality companies and employees affected by unanticipated hardship. Visit <https://www.goldenrulecharity.org/grant-application> for more information.

One Fair Wage Emergency Fund

One Fair Wage is providing cash assistance to restaurant workers, delivery drivers, and other tipped workers and service workers who are seeing their income decline during this disaster or aren't able to work because of quarantines or other health concerns. Visit <https://ofwemergencyfund.org/help> for more information.

Restaurant Opportunities Centers United

Restaurant Opportunities Centers United is providing resources and financial assistance to restaurant workers impacted by the coronavirus crisis. Visit <https://rocunited.org/relief/application/> for more information.

USBG Foundation - Bartender Emergency Assistance Program

If you are a bartender, bar back, bar server, or are otherwise engaged in the service or preparation of alcoholic beverages, you are eligible to apply for emergency support. Visit <https://www.usbgfoundation.org/beap> for more information.

Education

Adobe

Adobe is giving higher education and K-12 institutional customers of their Creative Cloud apps the ability to request temporary "at-home" access for students and educators. This is being granted through May 31, 2020 at no additional cost and is available globally.

Note: Only IT Admins can request temporary access for their institution through this link:

<https://helpx.adobe.com/enterprise/kb/covid-19-education-labs.html>

Loom

Loom, a video recording and sharing service, has made Loom Pro free for teachers and students at K-12 schools, universities, and educational institutions. They have also removed the recording limit on free plans and have cut the price for Loom Pro in half.

Scholastic

Scholastic has curated a free digital learning hub designed to support virtual learning plans. Scholastic Learn At Home allows open access to daily learning journeys divided into four grade spans and covering ELA, STEM, Science, Social Studies, and Social-Emotional Learning.

T-Mobile

- Data allowance will be increased, at no extra charge, to schools and students using the EmpowerED digital learning program to ensure each participant has access to at least 20GB of data per month for the next 60 days.

Rural Community Resources from the USDA

U.S. Secretary of Agriculture Sonny Perdue on Monday unveiled a one-stop-shop of federal programs that can be used by rural communities, organizations and individuals impacted by the COVID-19 pandemic.

The [COVID-19 Federal Rural Resource Guide](#) is a first-of-its-kind resource for rural leaders looking for federal funding and partnership opportunities to help address this pandemic.

USDA has taken many immediate actions to assist farmers, ranchers, producers, rural communities, and rural-based businesses and organizations impacted by the COVID-19 pandemic.

Visit www.usda.gov/coronavirus for more information on these actions.

Miscellaneous

Community Foundation of Western Nevada COVID-19 Assistance Fund

Community Foundation of Western Nevada has established a charitable relief fund to help address needs in northern Nevada arising from the COVID-19 pandemic. The COVID-19 Relief Fund will distribute grants to individuals, businesses, government services, and charitable nonprofits. These grants are intended to address the larger and long-term picture and take action where it will be most effective at helping the community. A fund advisory committee is being established comprised of representatives from the foundation as well as local organizations, governments, and experts on the impacts of the virus. This committee will recommend grants to the Community Foundation Board of Trustees. Call 775-333-5499 for more information.

Rural Counties COVID-19 HOTLINE:

Elko County has devoted a public hotline to those experiencing mild flu like symptoms and to answer questions about COVID-19. Call (775) 777-2507. You can also TEXT or EMAIL questions to covid19@elkocountynv.net.

Resource Centers in Northern Nevada

Ron Wood Family Resource Center

Family Support Council of Douglas County

Humboldt/Lander County

Hours: Monday – Thursday, 9:00 am – 2:00 pm. Closed on Fridays.

Pershing County

Community Chest

Ranchos Family Service Center

921 Mitch Dr.
Gardnerville, NV 89460
(775) 265-3474
<https://www.nvfish.com/>

The Family Support Center

51 E Haskell St., Suite B
Winnemucca NV 89445
(775) 623-1888
<http://www.thefamilysupportcenter.org/>

Family Resource Centers of Northeastern Nevada

331 7th St.
Elko, NV 89801
(775) 753-7352
<http://elkofamilyresourcecenter.org/>