

U.S. SENATOR CATHERINE CORTEZ MASTO

# COVID-19 RESOURCE GUIDE

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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](http://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](http://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**

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 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 may benefit.

### **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](http://ui.nv.gov/PDFs/UI_Claimants_Handbook.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.

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. In the coming weeks and months, Nevadans should expect additional expansions and changes.

### Tips for filers:

- **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.
- **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).

**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](http://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](mailto:InternetHelp@detr.nv.gov).

**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](http://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](http://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:**

#### **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](http://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](http://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. You can also withdraw funds from your retirement account, but such a withdrawal will trigger a 10% federal tax penalty unless you use the money to buy a home or attend college.

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

### **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](http://www.ag.nv.gov) or by calling (888) 434-9989. Complaints can also be filed with the Federal Trade Commission at [www.ftccomplaintassistant.gov](http://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](http://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

The first enacted COVID-19 supplemental law enabled the Small Business Administration to provide \$7 billion in disaster loans. Additional SBA funding is expected through future federal relief packages in the coming weeks. The SBA provides low-interest loans to businesses of all sizes, as well as to nonprofits, homeowners, and renters, to cover rebuilding or other costs not covered by insurance. Loans can cover physical damages, economic injury, and closing and fund disbursement. 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. Here is the [link to apply](#).

### 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.

### **Where 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](mailto:info@scorelv.org)  
[www.scorelv.org](http://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](http://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](http://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](http://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](http://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](http://www.nsbdc.org)

**ELKO**

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

[www.nsbdc.org](http://www.nsbdc.org)

**ELY**

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

[www.nsbdc.org](http://www.nsbdc.org)

**PAHRUMP**

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

[www.nsbdc.org](http://www.nsbdc.org)

**WINNEMUCCA**

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

[www.nsbdc.org](http://www.nsbdc.org)

## Housing Assistance

As the state of Nevada continues to take the necessary steps to slow the spread of COVID-19, many federal and state agencies are providing relief to homeowners and tenants who are impacted by the COVID-19 pandemic. 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.

### Guidance for Tenants

During the coronavirus crisis, the Department of Housing and Urban Development (HUD) has been ordered to suspend evictions from HUD-owned properties through May 1. See below for updates from Nevada jurisdictions regarding evictions:

- Eviction proceedings have been suspended for at least 30 days in City of Sparks and Wadsworth. The City of Reno Justice Court has suspended default evictions for 30 days, providing additional time for remote hearings to take place.
- Chief judges in the Las Vegas, North Las Vegas, and Henderson justice courts issued administrative orders suspending eviction proceedings for at least 30 days.

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.

#### **WASHOE LEGAL SERVICES**

299 S. Arlington Avenue

Reno NV 89501

Phone: (775) 329-2727

[www.washoelegalservices.org](http://www.washoelegalservices.org)

#### **VOLUNTEER ATTORNEYS OF RURAL NEVADA**

904 N. Nevada Street

Carson City NV 89701

Phone: (775) 883-8278

[www.varn.org](http://www.varn.org)

#### **NEVADA LEGAL SERVICES**

530 South 6th St.

Las Vegas, NV 89101

Phone: (702) 383-6095

<https://nlslaw.net>

## Guidance for Homeowners

In response to the COVID-19 pandemic, the federal government issued guidance halting all evictions and foreclosure if a homeowner’s mortgage is insured or guaranteed by the federal government (such as by the Federal Housing Administration, the Department of Housing and Urban Development, the Federal Housing Finance Administration, Fannie Mae, or Freddie Mac). However, these guidelines differ based on who guarantees your mortgage. The first step is to determine who has guaranteed your mortgage.

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](http://www.KnowYourOptions.com/loanlookup) or calling 1-800-2FANNIE for Fannie Mae loans or 1-800-FREDDIE for Freddie Mac loans.

### Moratorium on Foreclosure Guidelines for Federally Backed Mortgages

Who Owns Your Mortgage?	Guidelines
Federal Housing Administration (FHA)	Until May 17, 2020, the FHA will: <ul style="list-style-type: none"> <li>• Halt all new foreclosure actions</li> <li>• Suspend all foreclosure actions currently in process</li> <li>• Cease all evictions of people occupying FHA-insured single family properties</li> <li>• Offer options to borrowers including short and long-term forbearance, mortgage modifications, and other mortgage payment relief options</li> </ul>
Fannie Mae/Freddie Mac/Federal Housing Finance Administration	<ul style="list-style-type: none"> <li>• Suspend all foreclosures and evictions for at least 60 days (until May 17, 2020)</li> <li>• Foreclosure referrals may not have stopped</li> <li>• Existing foreclosures may not have stopped</li> <li>• Provide payment forbearance to delay payments for up to 12 months</li> </ul>
Department of Veterans Affairs	The VA has encouraged mortgage servicers to implement a 60-day moratorium on: <ul style="list-style-type: none"> <li>• Completing pending foreclosures</li> <li>• Initiating new foreclosures</li> </ul>
U.S. Department of Agriculture	All single-family home loans guaranteed by USDA are subject to a 60-day moratorium on: <ul style="list-style-type: none"> <li>• Initiation of foreclosure proceedings</li> <li>• Completion of foreclosure proceedings</li> <li>• Evictions of people from single-family properties secured by USDA guaranteed loans</li> </ul>

Section 184 (tribal housing)	<ul style="list-style-type: none"> <li>Encourages servicers to utilize loss mitigation options, including loan modifications and forbearance</li> </ul>
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## 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.

Many financial institutions have implemented guidelines to help homeowners affected by COVID-19. Banking regulators such as the Federal Deposit Insurance Corporation, the Office of the Comptroller of the Currency, and the Federal Reserve have urged banks and financial institutions to provide relief and assist homeowners affected. Note that policies differ by financial institution.

## 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

### 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](http://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](http://www.cplc.org)

#### **MONEY MANAGEMENT INTERNATIONAL**

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

[www.moneymanagement.org](http://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](http://www.naca.com)

### **SOUTHERN NEVADA REGIONAL HOUSING AUTHORITY**

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

### **WOMEN'S DEVELOPMENT CENTER**

7530 West Sahara Ste 105  
Las Vegas, Nevada 89117-2744  
Phone: (702) 796-7770  
[www.wdclv.org](http://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](http://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](http://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](http://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. FBNN's Food Pantries and Mobile Harvest programs are running at all locations during regular hours. There are no qualification or restrictions; anyone can access food assistance, though resources are focused on those who are food insecure. These resources may change; visit [www.fbnn.org](http://www.fbnn.org) 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

## **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
- 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

**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, in response to the COVID-19 pandemic, many water utilities, NV Energy, and Southwest Gas have decided to temporarily stop disconnecting customers who don't pay. This is important because customers who are asked to stay home need clean water for frequent hand-washing, as well as electricity. 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 these shut off suspensions and services are expected to change over time. To confirm the status and billing expectations for your utility provider, be sure to contact the provider directly.

### **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/](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

## **Programs offered to Nevada 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

## **Programs offered to Nevada 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](http://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

## 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](http://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](http://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. 1224 Haeley Cook

Phone: (702) 369-4357 ext. 1231 Jennifer Varsallona

[www.helpsonv.org](http://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

- **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 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.
- **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.
- **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.
- **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 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.

## 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/lis/](http://www.lifelinesupport.org/lis/)

#### 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](http://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.

**Cox Communications:** For the 60 days beginning March 13, 2020, Cox 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 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.

**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 Nevada's seniors. 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 Enrollment**

Nevada Health Link announced a limited-time **Exceptional Circumstance Special Enrollment Period** for qualified Nevadans who missed the Open Enrollment Period. **The SEP runs from March 17, 2020 through April 15, 2020**, and will allow eligible individuals to enroll in a qualified health plan through the SBE 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 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

**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

### 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.

### 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

Veteran Cemeteries are closed at this time. Please call the respective cemeteries for more information.

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

## Military Resources

### 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](mailto: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 Retirees:** Please email the Nellis AFB Retiree Activities Office for questions at [99ABW.Nellis.RAO@us.af.mil](mailto: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](http://www.tricareonline.com) for pharmacy refills.

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

- **Creech Air Force Base:** [www.creech.af.mil/Home/COVID-19](http://www.creech.af.mil/Home/COVID-19)
- **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](#)
- **Army Reserve:** [Army Reserve COVID-19](#)
- **Marine Corps Reserve:** [Marine Corps Reserve COVID-19](#)
- **Coast Guard:** [Coast Guard COVID-19](#) and [Coast Guard Mutual Assistance for COVID-19](#)

## 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.

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](http://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 [rtcwashoe.com](http://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](http://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](http://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) 428-2988423-7096

**REGIONAL TRANSPORTATION COMMISSION (RTC)**

Washoe Senior Ride (WSR)  
200 E. 4<sup>th</sup> 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](http://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](mailto: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](http://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](mailto: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](http://www.irs.gov/freefile).

### 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 mid-size 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](http://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: 800-799-7233 or chat online: <https://www.thehotline.org/>  
National Sexual Violence Hotline: 800-656-4673 or chat online: <https://www.rainn.org/about-national-sexual-assault-telephone-hotline>

### **Southern Nevada**

### **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://safehouseenv.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](http://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](http://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 18, 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](#).

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**

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](#).

## **Legal Aid**

### **Northern Nevada**

#### **CATHOLIC CHARITIES OF NORTHERN NEVADA**

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

**ETHIOPIAN COMMUNITY DEVELOPMENT COUNCIL (ECDL) - 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 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](http://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](http://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

### 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.

### 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.

## **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.