



STATE OF NEVADA
OFFICE OF THE STATE TREASURER

MEMORANDUM

To: County Treasurers
From: Treasurer Zach Conine
Date: 3/24/20
Subject: COVID-19 Assistance and Resource Guide

Dear County Treasurers,

As of Tuesday, March 17, the Treasurer's Office temporarily closed its Carson City and Las Vegas offices to protect the health of employees, their households, and fellow Nevadans. All essential functions and personnel will continue operating from remote locations. All non-essential personnel have been placed on paid leave; unfortunately, the valuable functions they perform will temporarily slow and in limited cases be fully suspended.

Please know our team is carefully monitoring the State's financial situation and will proactively communicate and work with the Governor and Legislature to maintain Nevada's solid financial ground.

Please consider our Office a resource to assist in any questions that you or your constituents might have – be it a question about where the State is at from a cash-flow perspective, financial modeling and projections, or the status of a government assistance program, we're happy to help. Finally, if you have any questions from constituents, please know that our Office stands ready to serve as a resource to track down information, connect Nevadans with agencies and needed services, and help solve programs.

On the next few pages, you'll find a comprehensive list of resources that can assist workers who may be displaced, furloughed, laid off, and otherwise facing financial hardships as a result of COVID-19. This resource guide contains information and links to relevant assistance programs related to unemployment insurance, health coverage, welfare services, utilities, student loans, small businesses, and housing assistance.

Thank you for all that you do for Nevadans, please let us know if we can be of any assistance during this challenging time.

Best,

Zach Conine

A handwritten signature in black ink, appearing to be "ZC", with a long horizontal line extending to the right.

Nevada State Treasurer

Resource Guide for Counties Impacted by COVID-19

The primary source of information for the State of Nevada's COVID-19 response efforts can be found at nvhealthresponse.nv.gov. This website contains press releases from all agencies related to COVID-19, as well as the most up-to-date information on the situation in Nevada.

There are a host of resources available to workers who might find themselves furloughed or laid off due to the situation surrounding COVID-19, including:

Unemployment Insurance

Workers who are laid off due to COVID-19 may be eligible to receive unemployment benefits from the State. Those needing benefits can apply for assistance through the Department of Employment Training and Rehabilitation (DETR) by visiting this [link](#).

DETR has also put together helpful instructional videos (in [English](#) and [Spanish](#)) that walk new claimants through the process of applying for benefits. Individuals may also reach DETR's call center Monday through Friday from 8 am – 8 pm. Assistance is available in both English and Spanish:

- Southern Nevada: (702) 486-0350
- In Northern Nevada: (775) 684-0350

Health Insurance

Nevada Health Link has opened a special enrollment period for individuals who are negatively impacted by COVID-19 and have been left uninsured. This new enrollment period will run from March 17, 2020 – April 15, 2020. Individuals seeking to enroll in coverage should call the Customer Assistance Center at 1-800-547-2927.

Additional information about the Special Enrollment Period can be found at the [Nevada Health Link website](#) (also available in [Spanish](#)). The agency also offers language assistance for people who are deaf, hard of hearing, or those who need other disability accommodations, at no cost.

SNAP/TANF/WIC/Medicaid

People who find themselves unemployed can also apply for food assistance, cash assistance, help with childcare, and low-income medical coverage through the Division of Welfare and Supportive Services.

To apply for services, individuals can visit the [Access Nevada](#) portal or call the following numbers (assistance is available in both English and Spanish):

- Southern Nevada: (702) 486-1646
- Northern Nevada: (775) 684-7200

Nevada residents who are undocumented may also qualify for limited Medicaid coverage, on a month-to-month basis. Eligibility for Medicaid services can be found [here](#), and undocumented individuals should use either the Access Nevada portal or call the same phone numbers listed above to apply for benefits.

Utility Assistance

NV Energy, Southwest Gas, Las Vegas Valley Water District, Truckee Meadows Water Authority, and the City of Henderson are temporarily suspending disconnections and waiving late fees and deposits for customers with financial hardships due to COVID-19 or self-quarantine.

NV Energy Customer Care Center:

- Northern Nevada – (775) 834-4444
- Southern Nevada – (702) 402-5555

Southwest Gas:

- (877) 860-6020 or visit <https://www.swgas.com/en/contact-us>.

Las Vegas Valley Water District:

- (702) 870-4194

Truckee Meadows Water Authority

- (775) 834-8080

City of Henderson Department of Utility Services:

- (702) 267-5900

Many phone and internet providers are also providing relief for those who are unable to pay their bills in the wake of COVID-19.

AT&T is suspending termination of wireless, home phone or broadband services when customers can't pay their bills. More information can be found [here](#).

Charter is providing [free broadband and Wi-Fi](#) for the next 60 days to households with K-12 students or college students who don't already have a subscription.

Similarly, Cox Communications is offering [support and relief](#) for residential customers including: temporarily waiving late fees and suspending termination of service.

Small Business Loan Assistance

The Small Business Administration is now offering low-interest federal disaster loans for Nevada small businesses and nonprofits that are significantly impacted by COVID-19. Affected businesses are eligible to receive up to \$2 million to help meet financial obligations that have been directly impacted by COVID-19. These loans can be used for payroll, accounts payable, and other bills that can't be paid due to the impact of the public health emergency.

Eligibility for these loans is based on the level of impact that COVID-19 has had on the particular business or organization.

Interest rates:

- Small businesses: 3.75%
- Non-profit organizations: 2.75%

Those looking to apply for SBA Disaster Loans can visit the following [link](#), and those interested can also call the Customer Service Center at (800) 659-2955 or email disastercustomerservice@sba.gov for more information.

Nevada 211

Nevada 211 offers a comprehensive listing of services for those facing hardship, including information on food pantries, housing and utility assistance, transportation, senior services, emergency shelters, and more. To connect, Nevadans can dial 211 on any phone, or visit <https://www.nevada211.org/>.

The primary source of information for the State of Nevada's COVID-19 response efforts can be found at nvhealthresponse.nv.gov. Additionally, there are a host of resources available to Nevada businesses and individuals who are impacted by COVID-19:

Small Business Administration Disaster Loan Assistance

The SBA is now offering low-interest federal disaster loans for Nevada small businesses and non-profit organizations that have been significantly impacted by COVID-19. Businesses are eligible to receive up to \$2 million to help meet financial obligations that have been directly impacted by COVID-19. These loans can be used to pay fixed debts, payroll, accounts payable, and any other bills that can't be paid because of the disaster's impact.

Eligibility for these loans is based on the level of impact that COVID-19 has had on your particular business or organization. SBA offers loans with long-term repayment options, so payments can remain affordable for businesses. SBA loans can be paid back for up to 30 years. Loan terms are determined on a case-by-case basis, based upon each borrower's ability to repay.

Those looking to apply for SBA Disaster Loans can visit: disasterloan.sba.gov

Foreclosure Assistance

The Department of Housing and Urban Development (HUD) has suspended all foreclosures on mortgages insured by the Federal Housing Administration (FHA), Fannie Mae, and Freddie Mac for the next 60 days.

Homeowners can find out if Fannie Mae or Freddie Mac owns their respective home loans by calling or going online.

- Fannie Mae loans can be searched by calling 1-800-2FANNIE or by visiting <https://www.knowyouroptions.com/loanlookup>.
- Freddie Mac loans can be searched by calling 1-800-FREDDIE or by visiting FreddieMac.com/mymortgage.

Homeowners can also contact their lenders directly to learn how their mortgages will be impacted over the next 60 days.

Student Loans

The U.S. Department of Education announced several actions that will provide relief to Nevada student loan borrowers experiencing financial difficulties resulting from COVID-19. The directives are effective

from March 13 – May 12, 2020, and will ensure that borrowers can find economic relief during the next two months.

- Interest rates on all federal student loans will be set to 0% for at least 60 days. Interest will not accrue on loans during this period.
- Borrowers have the option to temporarily suspend student loan payments for at least two months.
- All federal loan servicers have been directed to grant forbearance to any borrower who requests one during this period. To request loans payments be suspended, borrowers should contact their loan servicer either online or by phone.
- Finally, payments will be automatically suspended for borrowers who become more than 31 days delinquent on their loans.

The State Treasurer's Office has established a Student Loan Ombudsman to assist Nevadans with navigating their student loans. Borrowers are encouraged to reach out to the Ombudsman if they need help contacting their loan servicer or if they have questions or concerns regarding their student loans.

For more information or to contact the Student Loan Ombudsman, please email SLO@nevadatreasurer.gov.