



CONGRESSWOMAN

SUSIE LEE

SERVING NEVADA'S 3RD DISTRICT

Coronavirus Crisis Constituent Resources Guide

**Congresswoman
Susie Lee**

"We do our best to keep this guide as up-to-date with the most current information as possible. However, during this State of Emergency, many of these programs may continue to be altered and refined over time. If you have any questions about the status of these programs, please don't hesitate to call our office at 702.963.9336."

« Message from Congresswoman Susie Lee

First, thank you. I know that you, like many Nevadans, have already made countless sacrifices to keep our community safe and help our neighbors, friends, and family members during this tough time. As the days move forward, it's going to be more and more important that we stick together, and that each of us do our part for the greater well-being of our communities. Thank you for pitching in and for your continued efforts in helping our community get through this tough time.

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 rent or mortgages 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, <https://susielee.house.gov/>. In addition, as always, please don't hesitate to contact my District Office with any questions or comments at 702.963.9336. We are here to help.

This is an uncertain time in our country and our state, but during times like these we remember that time and time again Nevada has emerged from tough situations stronger than ever. This pandemic will be no different. I must stress, to ensure we contain this pandemic as quickly as possible, everyone must do their part. This means washing your hands with soap and hot water for at least 20 seconds, social distancing, and continuing to work together to brave this storm.

I encourage you to stay informed by visiting my website at susielee.house.gov to sign up for my e-newsletter or follow me on Facebook, Twitter, and Instagram, all @repsusielee, to stay in touch. It's an honor to represent you.

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« Unemployment Insurance

With the passage of the CARES Act, more laid-off and furloughed workers than ever before (including those new to the job market) will be eligible for Unemployment Insurance and will see an additional \$600 per week to match the average paycheck for up to 4 months of benefits. These benefits will be available immediately. Residents seeking more information about Unemployment Insurance benefits should contact the state unemployment insurance program.

How can I file for unemployment online?

The quickest and easiest way to file for Unemployment Insurance is online at <http://ui.nv.gov>

If I want to connect to connect with a representative on the phone, what number can I call?

- Unemployment Insurance Claim Information - Southern Nevada: (702) 486-0350
- Unemployment Insurance Claim Information - Rural Nevada: (888) 890-8211
- Unemployment Insurance Appeals Office: (702) 486-7933

Are there any additional tips that I should be aware of?

- 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.
 - If you can take care of everything online, this may be the most efficient method.
- 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).
- Additional Resources:
 - If you are interested in learning more about the Unemployment Insurance Program, please visit the [Department of Labor's Website](#).

« Direct Payments to Individuals & Families

Who is eligible for a direct economic payment?

Individuals making up to \$75,000 (\$150,000 for married workers) will receive payments of \$1,200 with an additional \$500 payment per minor child. The payments decrease ratably and stop altogether for single workers making more than \$99,000 (\$198,000 for married workers and \$218,000 for a family of four.)

How will I receive my payment?

Most people do not need to take any action. The Internal Revenue Service (IRS) will calculate and automatically send the economic impact payment to those eligible. These payments will be issued by the Internal Revenue Service (IRS) via direct deposit and will be based on 2019 or 2018 tax return or 2019 Social Security statement. The economic impact payment will be deposited directly into the same banking account reflected on the return filed

What if I did not file a tax return in 2018 or 2019?

If someone has not filed a tax return in 2018 or 2019 and does not receive Social Security benefits, the IRS has set up a portal on their website to update current information. Please visit the [IRS's webpage here](#) to fill out the necessary forms.

- If you receive Social Security, retirement or other social safety net benefits, you may still qualify for direct payments. These payments will not be taxable nor represent “resources” for program eligibility purposes. Click here for more information from the [IRS](#).

I am not typically required to file a tax return. Can I still receive my payment?

The IRS will use the information on the Form SSA-1099 or Form RRB-1099 to generate Economic Impact Payments to recipients of benefits reflected in the Form SSA-1099 or Form RRB-1099 who are not required to file a tax return and did not file a return for 2018 or 2019.

This includes senior citizens, Social Security recipients and railroad retirees who are not otherwise required to file a tax return. Payments will be automatically deposited into their bank accounts.

How can I track my direct payment?

If you are interested in tracking your direct payment, the Department of Treasury and the IRS have launched the “Get My Payment” Application. You can review the current status of your payment by clicking on this [link](#).

« Resources for Homeowners and Renters

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.

Additionally, 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.

What if I need legal assistance with eviction issues, who can I reach out to for assistance?

LEGAL AID CENTER OF SOUTHERN NEVADA
725 E. Charleston Blvd
Las Vegas, NV 89104
Phone: (702) 386-1070
Web: <https://lacs.nv.gov>

NEVADA LEGAL SERVICES
530 South 6th St.
Las Vegas, NV 89101
Phone: (702) 383-6095
Web: <https://nlsnv.com>

I am not sure how the Nevada directives on evictions and foreclosures affect my mortgage, how can I learn more about this?

On March 29, 2020, Governor Sisolak declared a State of Emergency in response to the coronavirus pandemic. While the state of emergency is in effect, evictions and foreclosures processed after March 12, 2020 are prohibited in Nevada.

What are my rights as a renter or homeowner during this State of Emergency?

If you cannot pay your rent or mortgage during this state of emergency, you will need to contact your landlord or mortgage provider to request a payment delay. During the moratorium, you cannot be charged late fees, be evicted from your home, or have your lender foreclose on your home. The length of the moratorium varies based on the type of financing for the rental property or mortgage. Some families might have to pay their landlord immediately and in full upon end of the State of Emergency while others may have longer to repay.

How do I figure out who owns my mortgage and what this means for me during this crisis?

In response to the COVID-19 pandemic, the federal government has also issued additional guidance halting all evictions and foreclosure if a homeowner's mortgage is insured or guaranteed by the federal government. These guidelines differ based on who guarantees your mortgage.

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

U.S. Department of Agriculture	<p>All single-family home loans guaranteed by USDA are subject to a 60-day moratorium on:</p> <ul style="list-style-type: none"> ◦ Initiation of foreclosure proceedings ◦ Completion of foreclosure proceedings ◦ Evictions of people from single-family properties secured by USDA guaranteed loans
Section 184 (tribal housing)	<ul style="list-style-type: none"> ◦ Encourage servicers to utilize loss mitigation options, including loan modifications and forbearance

How else can I get help managing my mortgage during this crisis?

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. For assistance on how to manage your mortgage during this crisis, please see the below list of HUD-approved mortgage counseling agencies.

Mortgage Counseling

Agencies approved by HUD:

NAVICORESOLUTIONS
 2298 W Horizon Ridge Pkwy Ste 109
 Henderson, Nevada 89052-2697
 Phone: (732) 409-6281
www.navicoresolutions.org

NEIGHBORHOOD ASSISTANCE CORPORATION OF AMERICA
 3030 S Jones Blvd Ste 103
 Las Vegas, Nevada 89146-6793
 Phone: (702) 362-6199
www.naca.com

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

NEVADA HOUSING DIVISION
 1771 E Flamingo Road, Suite 103-B
 Las Vegas, Nevada 89119
 1-855-HLP4NEV | (702) 486-7220
<https://housing.nv.gov/>

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

WOMEN'S DEVELOPMENT CENTER
7530 W Sahara Ste 105
Las Vegas, Nevada 89117-2744
Phone: (702) 796-7770
www.wdclv.org

COMMUNITY SERVICES OF NEVADA
570 W Cheyenne Ave Ste. 200
North Las Vegas, Nevada 89030
Phone: (702) 307-1710
www.csnv.org

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

NEIGHBORHOOD HOUSING
SERVICES OF SOUTHERN
NEVADA
1849 Civic Center Drive North
Las Vegas, Nevada 89030-7131
Phone: (702) 649-0998
www.nwsn.org

« Resources for Small Business Owners

The programs and initiatives in the Coronavirus Aid, Relief, and Economic Security (CARES) Act that were passed by Congress are intended to assist business owners with whatever needs they have right now. This guide provides information about the major programs and initiatives available from the Small Business Administration (SBA) to address these needs, as well as some additional tax provisions that are outside the scope of SBA.

To keep up to date on when these programs become available, please stay in contact with your local Small Business Administration (SBA) District Office, which you can locate [here](#).

Struggling to get started? The following questions might help point you in the right direction.

- Do you need capital to cover the cost of retaining employees?
 - Then the [Paycheck Protection Program](#) might be right for you.
- Do you need a quick infusion of a smaller amount of cash to cover you quickly?
 - You might want to look at an [Economic Injury Disaster Loan \(EIDL\) Emergency Advance](#).
- Do you just need some quality, free counseling to help you navigate this uncertain economic time?
 - The [SBA's local counselors](#) might be your best bet.

« SBA's Paycheck Protection Program (PPP)

The Paycheck Protection Program (PPP) was established by the Coronavirus Aid, Relief, and Economic Security (CARES) Act. The program provides cash-flow assistance through 100% federally guaranteed loans to employers who maintain their payroll during this emergency. If employers maintain their payroll, the loans will be forgiven, which will help workers remain employed, as well as help affected small businesses and our economy snap-back quicker after the crisis.

PPP has a host of attractive features, such as forgiveness of up to 8 weeks of payroll based on employee retention and salary levels, no SBA fees, and at least six months of deferral with maximum deferrals of up to a year. Small businesses and other eligible entities will be able to apply if they were harmed by COVID-19 between February 15, 2020 and June 30, 2020. This program would be retroactive to February 15, 2020, in order to help bring workers who may have already been laid off back onto payrolls. Loans are available through June 30, 2020.

Where can I apply for the Paycheck Protection Program (PPP)?

You can apply for the PPP at any lending institution that is approved to participate in the program through the existing U.S. Small Business Administration (SBA) 7(a) lending program and additional lenders approved by the Department of Treasury.

This could be the bank you already use, or a nearby bank. There are thousands of banks that already participate in the SBA's lending programs, including numerous community banks. You do not have to visit any government institution to apply for the program. You can call your bank or find SBA-approved lenders in your area through SBA's online [Lender Match tool](#). You can call your local [Small Business Development Center](#) or [Women's Business Center](#) and they will provide free assistance and guide you to lenders.

Who is eligible for the loan?

You are eligible for a loan if you are a small business that employs 500 employees or fewer, or if your business is in an industry that has an [employee-based size](#) standard through SBA that is higher than 500 employees.

In addition, if you are a restaurant, hotel, or a business that falls within the North American Industry Classification System (NAICS) code 72, "Accommodation and Food Services," and each of your locations has 500 employees or fewer, you are eligible. Tribal businesses, 501(c)(19) veteran organizations, and 501(c)(3) nonprofits, including religious organizations, will be eligible for the program. Nonprofit organizations are subject to SBA's [affiliation standards](#).

Independently owned franchises with under 500 employees, who are approved by SBA, are also eligible. Eligible franchises can be found through SBA's [Franchise Directory](#).

I am an independent contractor or gig economy worker, am I eligible?

Yes. Sole proprietors, independent contractors, gig economy workers, and self-employed individuals are all eligible for the Paycheck Protection Program.

What is the maximum amount I can borrow?

The amount any small business is eligible to borrow is 250 percent of their average monthly payroll expenses, up to a total of \$10 million. This amount is intended to cover 8 weeks of payroll expenses and any additional amounts for making payments towards debt obligations. This 8-week period may be applied to any time frame between February 15, 2020 and June 30, 2020. Seasonal business expenses will be measured using a 12-week period beginning February 15, 2019, or March 1, 2019, whichever the seasonal employer chooses.

How can I use the money such that the loan will be forgiven?

The amount of principal that may be forgiven is equal to the sum of expenses for payroll, and existing interest payments on mortgages, rent payments, leases, and utility service agreements. Payroll costs include employee salaries (up to an annual rate of pay of \$100,000), hourly wages and cash tips, paid sick or medical leave, and group health insurance premiums. If you would like to use the Paycheck Protection Program for other business-related expenses, like inventory, you can, but that portion of the loan will not be forgiven.

When is the loan forgiven?

The loan is forgiven at the end of the 8-week period after you take out the loan. Borrowers will work with lenders to verify covered expenses and the proper amount of forgiveness.

What is the covered period of the loan?

The covered period during which expenses can be forgiven extends from February 15, 2020 to June 30, 2020. Borrowers can choose which 8 weeks they want to count towards the covered period, which can start as early as February 15, 2020.

How much of my loan will be forgiven?

The purpose of the Paycheck Protection Program is to help you retain your employees, at their current base pay. If you keep all your employees, the entirety of the loan will be forgiven. If you still lay off employees, the forgiveness will be reduced by the percent decrease in the number of employees. If your total payroll expenses on workers making less than \$100,000 annually decreases by more than 25 percent, loan forgiveness will be reduced by the same amount. If you have already laid off some employees, you can still be forgiven for the full amount of your payroll cost if you rehire your employees by June 30, 2020.

Am I responsible for interest on the forgiven loan amount?

No, if the full principal of the PPP loan is forgiven, the borrower is not responsible for the interest accrued in the 8-week covered period. The remainder of the loan that is not forgiven will operate according to the loan terms agreed upon by you and the lender.

What are the interest rate and terms for the loan amount that is not forgiven?

The terms of the loan not forgiven may differ on a case-by-case basis. However, the maximum terms of the loan feature a 10-year term with interest capped at 4 percent and a 100 percent loan guarantee by the SBA. You will not have to pay any fees on the loan, and collateral requirements and personal guarantees are waived. Loan payments will be deferred for at least six months and up to one year starting at the origination of the loan.

When is the application deadline for the Paycheck Protection Program?

Applicants are eligible to apply for the PPP loan until June 30th, 2020.

I took out a bridge loan through my state, am I eligible to apply for the Paycheck Protection Program?

Yes, you can take out a state bridge loan and are still be eligible for the PPP loan.

If I have applied for, or received an Economic Injury Disaster Loan (EIDL) related to COVID19 before the Paycheck Protection Program became available, will I be able to refinance into a PPP loan?

Yes. If you received an EIDL loan related to COVID-19 between January 31, 2020 and the date at which the PPP becomes available, you would be able to refinance the EIDL into the PPP for loan forgiveness purposes. However, you may not take out an EIDL and a PPP for the same purposes. Remaining portions of the EIDL, for purposes other than those laid out in loan forgiveness terms for a PPP loan, would remain a loan. If you took advantage of an emergency EIDL grant award of up to \$10,000, that amount would be subtracted from the amount forgiven under PPP.

« SBA's Economic Injury Disaster Loan (EIDL) Emergency Advance Program

In response to the coronavirus pandemic, small business owners are eligible to apply for an [Economic Injury Disaster Loan advance](#) of up to \$10,000. This advance will provide economic relief to businesses that are currently experiencing a temporary loss of revenue. Funds will be made available within three days following a successful application. This loan advance will not have to be repaid.

How do I apply for an EIDL advance relating to the coronavirus?

For more information and to apply for the EIDL loan advance, please visit SBA's webpage [here](#). To access the advance, you first apply for an EIDL and then request the advance.

Who is eligible for the EIDL coronavirus advance program?

Small business owners in all U.S. states and territories are currently eligible to apply for a low-interest loan due to Coronavirus (COVID-19). Those businesses eligible are the following with 500 or fewer employees:

- Sole proprietorships, with or without employees
- Independent contractors
- Cooperatives and employee owned businesses
- Tribal small businesses

Small businesses and small agricultural cooperatives that meet the applicable [size standard](#) for SBA are also eligible, as well as most private non-profits of any size.

When does the advance need to be repaid?

The emergency advance does not need to be repaid under any circumstance, and may be used to keep employees on payroll, to pay for sick leave, meet increased production costs due to supply chain disruptions, or pay business obligations, including debts, rent and mortgage payments.

How do the EIDL advance and PPP programs interact? Can I apply for both?

Whether you've already received an EIDL unrelated to COVID-19 or you receive a COVID-19 related EIDL and/or Emergency Grant between January 31, 2020 and June 30, 2020, you may also apply for a PPP loan. If you ultimately receive a PPP loan or refinance an EIDL into a PPP loan, any advance amount received under the Emergency Economic Injury Grant Program would be subtracted from the amount forgiven in the PPP. However, you cannot use your EIDL for the same purpose as your PPP loan. For example, if you use your EIDL to cover payroll for certain workers in April, you cannot use PPP for payroll for those same workers in April, although you could use it for payroll in March or for different workers in April.

I am a faith-based organization and I have more questions about my eligibility for the EIDL advance and PP programs – where can I get answers?

For a list of frequently asked questions and their answers for faith-based organizations, please visit the SBA's [Faith-Based Organizations FAQ](#) page.

Who else can I contact for more information about the EIDL program?

Your [SBA District Office](#) is an important resource when applying for SBA assistance.

« Additional Counseling Resources to Help Small Businesses Navigate this Crisis

If you, like many small business owners, need a business counselor to help guide you through this uncertain time, you can turn to several resource partners. These resource partners, and the associations that represent them, will receive additional funds to expand their reach and better support small business owners with counseling and up-to-date information regarding COVID-19.

- Nevada's Small Business Development Center ([SBDC](#))
 - Provides counseling and training to new and existing businesses
- NevadaWomen's Business Center ([WBC](#))
 - Offers one-on-one counseling, training, networking, workshops, technical assistance and mentoring to entrepreneurs on numerous business development topics.
 - Mandated to serve the needs of underserved entrepreneurs, including low-income entrepreneurs
- [SCORE](#)
 - Provides free, confidential business advice through a volunteer network of 10,000+ business experts
- Your local SBA District Office
 - Find your nearest SBA local assistance office [here](#).

« Paid and Family Leave Protections

The Families First Coronavirus Response Act (FFCRA), passed by Congress and signed into law on March 28, 2020 and amended by the CARES Act, requires certain employers to provide their employees with paid sick leave or expanded family and medical leave for specified reasons related to the coronavirus.

This includes providing new rights to workers for short-term paid time away from work for coronavirus-related health and caregiving reasons, as well as providing long-term emergency paid family leave for working people who need to take care of a child whose school or daycare is closed.

What paid leave, if any, am I eligible for during the coronavirus crisis?

Generally, if you work for a covered employer, you are eligible for:

- Two weeks (up to 80 hours) of paid sick leave at *regular rate* of pay when you are unable to work because you are:
 - Quarantined (pursuant to government order or advice of a health care provider)
 - Experiencing COVID-19 symptoms and seeking a medical diagnosis NevadaWomen's Business Center (WBC)
- Two weeks (up to 80 hours) of paid sick leave at *two-thirds* of your regular pay because you are unable to work due to a bona fide need:
 - To care for someone subject to quarantine (pursuant to government order or advice of a health care provider)
 - To care for a child (under 18) whose school or childcare provider is closed or unavailable for reasons related to COVID-19
 - Or if you are experiencing a substantially similar condition as specified by the Secretary of Health and Human Services, in consultation with the Secretaries of the Treasury and Labor
- Up to an additional 10 weeks of paid expanded family and medical leave at *two-thirds* your regular pay, given that you have been employed for at least 30 calendar days, are unable to work due to a bona fide need for leave to care for a child whose school or child care provider is closed or unavailable for reasons related to COVID-19.

How do I know if I am a covered employee?

The paid sick leave and expanded family and medical leave provisions of the FFCRA apply to certain public employers, and private employers with fewer than 500 employees.

Small businesses with fewer than 50 employees may qualify for exemption from the requirement to provide leave due to school closings or childcare unavailability if the leave requirements would jeopardize the viability of the business as a going concern.

I need more help figuring out if I qualify, where can I find more information?

For more information, you may visit the [Department of Labor's FAQ Page](#) on paid and family leave. Please also don't hesitate to contact our District Office with further questions at (702) 963-9336.

« Assistance for Student Loan Borrowers

The passage of the *CARES Act* into law provides immediate relief for federal student loan borrowers. If you have questions concerning the status of your student loans, please review the following FAQ section below.

As a federal student loan borrower, will I have to currently make student loan payments?

No, currently federal student loan borrowers are automatically being placed in an administrative forbearance, which allows you to temporarily stop making your monthly loan payment.

How long will this forbearance period last?

This forbearance period will last March 13, 2020, through September 30, 2020.

Will I still accumulate interest on my loans?

From March 13, 2020, through Sept. 30, 2020, there will be a 0% on the following types of federal student loans owned by the Department of Education.

- Defaulted and nondefaulted Direct Loans
- Defaulted and nondefaulted FFEL Program loans
- Federal Perkins Loans

Who can tell me if my loans will have their interest rate temporarily reduced to 0%?

You can contact your loan servicer online or by phone to determine if your loans are eligible. Your servicer is the entity to which you make your monthly payment. If you do not know who your servicer is or how to contact them, visit StudentAid.gov/login or call the Department of Education at 1-800-4-FED-AID (1-800-433-3243; TTY for the deaf or hearing-impaired 1-800-730-8913) for assistance.

Is my private student loan eligible for the 0% interest benefit?

No, the Department of Education does not have authority to affect the terms of conditions on private student loans.

Do you need additional information?

If you have more questions about the status of your student loans or how the Department of Education is providing relief for student borrowers, please visit: <https://studentaid.gov/announcements-events/coronavirus>