



We Are Here To Help NEVADA

COMMUNITY RESOURCES GUIDE

Table of Contents

Banks and Credit Unions Mortgage Assistance.....	2-6
Fannie Mae & Freddie Mac Information.....	6
Federal Trade Commission.....	6
Financial Assistance – Federal.....	7
Financial Assistance – State.....	7
Food Banks & School Meal Information.....	7-8
Health Care Information.....	9
Hispanic Caucus Resources.....	10
Housing Information.....	10-11
Immigration Information.....	11
Legal Aid.....	11
Nevada 211 Information.....	12
Senators References websites.....	12
Small Business Information & Resources.....	13
Tribal Communities.....	14
Unemployment Insurance & Pandemic Assistance.....	14
Utilities Information.....	15-17
Veterans Assistance.....	17
Zip Code Map.....	17

LISTING OF BANKS AND CREDIT UNIONS

Call for individual assistance with mortgage payment deferment, etc.

<https://nvbankers.org/covid19-response>



Mortgage assistance during COVID-19 outbreak

The Treasurer's Office has compiled the following resource guide to assist homeowners who have been impacted by COVID-19 with their mortgage payments.

You must reach out to your lender in order to receive any assistance.

Please reach out to your lender directly to discuss what options may be available to you, such as: working out a payment plan at the end of the 90-day forbearance period. Relief options will be specific to each borrower's individual circumstances, and may vary.

If your lender is not on this list, or if you're having difficulties contacting your lender, please email us at ask@nevadatreasurer.gov.

Institution	COVID Assistance	Phone	Website
Alderus Mortgage	Offering 90-day forbearance, fee waivers, and flexible payment options for members who contact the company.	(702) 255-5783	http://alderus.net/contact/
Ally Bank	Existing mortgage customers will be allowed to defer payment for up to 120 days (No late fees will be charged; interest will accrue).	(866) 401-4742	https://www.ally.com/coronavirus-response/?CP=EML400001705
Alterra Home Loans (Panorama Mortgage Group)	Offering 90-day forbearance, fee waivers, and flexible payment options for members who contact the company.	(855) 766-4059	https://www.goalterra.com/contact-us/mortgage-servicing/
AmeriFirst Home Mortgage	Offering a variety of relief options for borrowers impacted by COVID-19 including: 90-day forbearance, loan modification, repayment plans, and natural disaster mortgage relief.	(844) 814-7780	https://www.amerifirst.com/paymentassistance
Amerihome	Encouraging customers who may be impacted or need assistance to reach out as soon as possible.	(888) 469-0810	https://www.amerihome.com/coronavirus-info/

Bank of America	Offering 30-day forbearance, fee waivers, payment deferrals and other expanded assistance for mortgage customers who contact the company.	(866) 466-0979	https://about.bankofamerica.com/promo/assistance/latest-updates-from-bank-of-america-coronavirus
Bank of the West	Offering 90-day forbearance, fee waivers, payment deferrals and other expanded assistance for mortgage customers who contact the company.	(800) 545-8180	https://www.bankofthewest.com/HeretoHelp.html
Bayview	Offering a forbearance plan for customers impacted by COVID-19. The company will offer several options to assist mortgage payments once the Forbearance Plan has ended, including: a reinstatement payment, repayment plan, or a modification.	(800) 457-5105	https://bayviewloanservicingcares.com/impacted/
Boulder Dam Credit Union	Encouraging members who may be impacted or need assistance to reach out as soon as possible.	(702) 293-7777	https://www.boulderdamcu.org/Coronavirus
Caliber Home Loans	Offering 90-day forbearance, fee waivers, and negative credit reporting for customers who contact the company.	(800) 401-6587	https://caliberhomeloans.com/tools-resources/disaster-assistance/payment-relief-options
Carrington Mortgage	Encouraging customers who may be impacted or need assistance to reach out as soon as possible.	(800) 561-4567	https://www.carringtonmortgage.com/covid19
Cenlar	Encouraging customers who may be impacted or need assistance to reach out as soon as possible.	(800) 223-6527	https://www.cenlar.com/covid-19/
Chase Home Lending	Customers who are struggling financially as a result of COVID-19 are able to request 90-day payment forbearance, with no related late fees and no negative impact on their credit reports as a result of deferring payment.	(800) 848-9380	http://www.chase.com/mortgageassistance
Churchill County Federal Credit Union	Offering 90-day forbearance, fee waivers, and flexible payment options for members who contact the credit union.	(775) 423-7444	http://www.ccfcu.biz/announcements/covid-19-statement
Citi Bank	Offering 90-day forbearance, fee waivers, payment deferrals and other expanded assistance for mortgage customers who contact the company.	(866) 272-4749	https://online.citi.com/US/IRS/pands/detail.do?ID=covid19
Clark County Credit Union	Offering 90-day forbearance, fee waivers, and flexible payment options for members who contact the credit union.	(702) 228-2228	https://www.ccculv.org/Mortgage-Loans.aspx
CMG Financial	Encouraging customers who may be impacted or need assistance to reach out as soon as possible.	(866) 659-8989	https://www.cmgfi.com/about-us/contact
Credit Union 1	Encouraging customers who may be impacted or need assistance to fill out a request for COVID-19 mortgage assistance online.	(800) 252-6950	https://www.creditunion1.org/mortgage-loan-assistance/
El Dorado Savings Bank	Offering temporary loan forbearance, loan modifications, and payment restructuring for customers who contact them.	(800) 222-8999	https://www.eldoradosavingsbank.com/Announcement
Elko Federal Credit Union	Offering 90-day forbearance, fee waivers, and flexible payment options for members who contact the credit union.	(775) 738-4083	https://elkofcu.org/lending/home-loans/

Farm Bureau Bank, FSB	Encouraging members who may be impacted or need assistance to reach out as soon as possible.	(800) 492-3276	https://www.farmbureaubank.com/Content/Documents/PDF/External/COVID%20Relief_Final.pdf
Financial Horizons Credit Union	Offering 90-day forbearance, fee waivers, and flexible payment options for members who contact the credit union.	(800) 778-1623	https://www.fhcunv.org/media/1144/fhcu-covid-19.pdf
Freedom Mortgage	Offering 90 day forbearance, and will work with customers after the forbearance period to pursue loan modification or repayment options.	(855) 690-5900	https://www.freedommortgage.com/covid-19/lut/p/z1/04_iUIDg4tkPAFIABpSA0fpReYllmemJJZn5eYk5-hH6kVfM8e6OzgaGRgZGAQaBgWYgYY-BoaWwYbuzh4m-l76UfgVFGQHKglAo0lhjAll/
Freemont Bank	Offering 90-day forbearance, fee waivers, and flexible payment options for customers who contact the bank.	(866) 617-7293	https://www.freemontbank.com/about/blog/2020/march/a-note-from-fremont-bank-about-covid-19
Great Basin Federal Credit Union	Members are eligible skip for a mortgage payment due in March, April, May, or June 2020. Late fees will be waived on March and April payments.	(775) 789-3115	https://www.greatbasin.org/coronavirus/
Greater Nevada Credit Union	Encouraging members who may be impacted or need assistance to reach out as soon as possible.	(800) 421-6674	https://www.gncu.org/About-Us/News-Updates/COVID-19
Guaranteed Rate	Offering 90-day forbearance and loan modifications to borrowers who reach out to the company.	(800) 263-4159	https://www.rate.com/covid19-mortgage-payment
Guild Mortgage	Offering 90-day forbearance, with no late fees for customers who contact them requesting assistance. After the forbearance period, the company will work with borrowers on repayment options.	(800) 365-4441	https://www.guildmortgage.com/covid-19/
Home Point Financial	Offering 90-day forbearance, fee waivers, and negative credit reporting for customers who contact the company.	(800) 686-2404	https://www.homepointfinancial.com/covid19
Lakeview Loan Servicing	Encouraging customers who may be impacted or need assistance to reach out as soon as possible.	(855) 294-8564	https://lakeviewloanservicing.com/coronavirus-statement/
Loan Depot	Offering short-term loan assistance for customers experiencing financial hardships.	(888) 983-3240	http://start.loandepot.com/assets/int-email/disaster/COVID19ServicingCommunicationv6.0.pdf
LoanCare	Offering 90 day forbearance, waiving late fees, and delayed payments won't be reported to credit agencies.	(800) 509-0183	https://lakeviewloanservicing.myloancare.com/pub/index.html#/HomeRetentionRequest
M&T Bank	Offering mortgage and home equity repayment assistance to customers whose income has been reduced due to COVID-19.	(800) 724-1633	https://www.mtb.com/mortgages-loans/repayment-assistance-options/mortgage-repayment
Mann Mortgage	Offering 90 day forbearance, fee waivers, flexible payment options for members who contact the company.	(855) 692-0102	https://mannmortgage.com/contact/
Midland Mortgage	Offering 90 day forbearance, no late fees, and delayed payments won't be reported to credit agencies. If at the end of the forbearance period a borrower is able to make payments in lump sum, they'll work with him/her on traditional mortgage assistance options such as a loan modification or repayment plan.	(800) 552-3000	https://www.mymidlandmortgage.com/Coronavirus.aspx
Money Source	Offering 90 day forbearance, fee waivers, and negative credit reporting for customers who contact the company.	(866) 867-0330	https://themoneysource.com/happy-hub/coronavirus/

Mr. Cooper	Offering forbearance for at least 90 days, which can extend up to 12 months. During the forbearance period negative credit reporting and late fees are suspended. The company is working with customers on an individual basis to address a number of repayment options. Homeowners are encouraged to sign into the company's website to apply for the pandemic forbearance plan.	(888) 480-2432	https://www.mrcooper.com/blog/2020/03/20/coronavirus?internal_ref=forbearance
MBKC	Offering temporary forbearance, fee waivers, loan modification, and other assistance to customers who contact the company.	(866) 397-5370	https://www.yourmortgageonline.com/Account/Covid19Hardship
Nevada State Bank	Offering 90-day forbearance, fee waivers, payment deferrals and other expanded assistance for mortgage customers who contact the company.	(888) 926-8250	www.nsbank.com/coronavirus
New American Funding	Offering 90-day forbearance, fee waivers, and negative credit reporting for customers who contact the company.	(800) 893-5304	https://www.newamericanfunding.com/manage-my-loan/#covid19relief
NewRez Mortgage	Offering 90-day forbearance, fee waivers, and negative credit reporting for customers who contact the company.	(888) 673-5521	https://www.newrez.com/covid-19-payment-options/
Northpointe Bank	Offering loan forbearance, waiving late fees, and delayed payments won't be reported to credit agencies.	(866) 347-8103	https://www.northpointe.com/coronavirus-update/
On Q Financial	Encouraging customers who may be impacted or need assistance to reach out as soon as possible.	(866) 667-3279	https://onqfinancial.com/
One Nevada Credit Union	Offering 90-day forbearance, fee waivers, flexible payment options for members who contact the credit union.	(702) 382-4094	https://onenevada.org/mortgage/
Pahranagat Valley FCU	Encouraging members who may be impacted or need assistance to reach out as soon as possible.	(775) 725-3586	
PHH	Offering 90 day forbearance, fee waivers, flexible payment options for customers who contact the company.	(800) 936-8705	https://www.mortgagequestions.com/coronavirus
Plaza Home Mortgage	Offering mortgage repayment assistance, loan modifications, and other forbearance options to borrowers who contact the company.	(888) 807-2620	https://www.plazahomemortgage.com/customerservice/#covid
Plus Credit Union	Offering 90-day forbearance, fee waivers, flexible payment options for members who contact the credit union.	(702) 871-4746	https://www.pluscu.org/main.htm#loans
PNC Bank	Offering 90-day forbearance with no late fees for customers who contact the company.	(800) 523-8654	https://www.pnc.com/en/customer-service/coronavirus-update.html?lnsrc=homepage-alert
Provident Funding	Encouraging customers who may be impacted or need assistance to reach out as soon as possible.	(800) 696-8199	https://www.provident.com/ContactUs.aspx
Quicken Loans (Rocket Mortgage)	90-day forbearance to borrowers affected by COVID-19.	(800) 863-4332	https://www.rocketmortgage.com/learn/mortgage-assistance-covid19
Reno City Employees Federal Credit Union	Offering 90-day forbearance, fee waivers, and flexible payment options for members who contact the credit union.	(775) 334-2038	https://www.rcefcu.com/

Richmond American Mortgage	Encouraging members who may be impacted or need assistance to reach out as soon as possible.	(888) 500-7060	https://www.richmondamerican.com/covid-19
Roundpoint Mortgage	Offering temporary forbearance for customers who contact the company.	(877) 426-8805	https://www.rpmservicing.com/coronavirus
Rushmore Loan Management Services	Encouraging customers who may be impacted or need assistance to reach out as soon as possible.	(888) 504-7300	https://www.rushmorelm.com/covid-19-update/
Sierra Pacific Credit Union	Members are eligible skip a mortgage payment if they are financially by COVID-19 shutdowns or illness. Interest will still accrue, and some loans may lose GAP coverage depending on the insurance provider's policy.	(775) 857-2424	https://www.sierrapacificcu.org/covid-19-updates-and-assistance/
Silver State Schools Credit Union	Offering 90-day forbearance, fee waivers, and flexible payment options for members who contact the credit union.	(800) 357-9654	https://pages.silverstatecu.com/covid19/
SimpliFi Mortgage	Offering 90-day forbearance, fee waivers, and flexible payment options for members who contact the company.	(702) 847-7477	https://simplifimortgage.com/contact-us/
South Wind Financial, Inc.	Offering 90-day forbearance, fee waivers, and flexible payment options for members who contact the company.	(702) 876-3600	http://southwindfinancial.com/contact.asp
SPS (Select Portfolio Servicing, Inc.)	Encouraging customers who may be impacted or need assistance to reach out as soon as possible.	(888) 818-6032	https://www.spservicing.com/StaticDetails/DisasterManagement
State Farm Bank	Encouraging customers who may be impacted or need assistance to reach out as soon as possible.	(877) 734-2265	https://newsroom.statefarm.com/covid-19/
US Bank	Offering 90-day forbearance, fee waivers, payment deferrals and other expanded assistance for mortgage customers who contact the company.	888-287-7817	https://www.usbank.com/home-loans/mortgage/mortgage-help-and-repayment-options.html
USAA Federal Savings Bank	Offering mortgage payment assistance plans for members who are facing financial difficulty as a result of the COVID-19 pandemic. Members are encouraged to reach out to the bank as soon as possible to discuss their options.	(855) 531-8722	https://www.usaa.com/inet/wc/covid-19-financial-difficulty
Vanderbilt Mortgage	Encouraging customers who may be impacted or need assistance to reach out as soon as possible.	(800) 970-7250	https://www.vmf.com/
Village Capital	Encouraging customers who may be impacted or need assistance to reach out as soon as possible.	(800) 919-0068	https://villagecapital.com/borrower-assistance-help-for-homeowners/
Wells Fargo	Offering 90-day forbearance, fee waivers, payment deferrals and other expanded assistance for mortgage customers who contact the company.	(800) 219-9739	https://www.wellsfargo.com/com/focus/coronavirus-updates/
WestStar Credit Union	Reducing loan deferrals, skipped payments, fee reductions and waivers and other options for those who are in need.	(800) 729-9328	https://www.weststar.org/coronavirus

Fannie Mae Mortgage Information

<https://www.fanniemae.com/portal/media/corporate-news/2020/covid-homeowner-assistance-options-7000.html>

Freddie Mac Mortgage Information

<http://www.freddiemac.com/about/covid-19.html>

FEDERAL TRADE COMMISSION

Federal Trade Commission Consumer Resources

<https://www.consumer.ftc.gov/>

FEDERAL GOV. HELP WITH UTILITY BILLS, TANF, PRESCRIPTION DRUGS, ETC.

Federal Government website with many financial resources

<https://usa.gov/help-with-bills#item-34762>

1-844-872-4681

STATE GOV. GRANTS / ORGANIZATIONS WITH FUNDING

There are many organizations throughout Nevada that have established grant opportunities for basic services. Below are those we have located, as of today, though confirming basics will be needed by those accessing services.

- Nine organizations across Nevada, including United Way of Southern Nevada (UWSN.org/COVID19), United Way of Northern Nevada and the Sierras, Three Square Food Bank, the Food Bank of Northern Nevada, Catholic Charities of Northern Nevada, Catholic Charities of Southern Nevada, Communities in Schools Nevada, United Labor Agency of Nevada (ULAN) and HELP of Southern Nevada jointly announced that the NV Energy Foundation is providing a \$1,000,000 donation to support Nevadans physically or financially effected by COVID-19.
- The funding will help these organizations address the effects of COVID-19 on the community, including food insecurity, income replacement and gap funding.
- Sites can be accessed by visiting:https://www.uwsn.org/sites/uwsn.org/files/2020-03/UW-075%20Flyer-_5.5x8.5%20final.pdf

STATE RESOURCES FOR FOOD

- [Clark County School District Meal Information](https://www.ccsd.net/departments/food-service/)
<https://www.ccsd.net/departments/food-service/>

[Washoe Schools Meal Information](https://www.washoeschools.net/Page/14379)
<https://www.washoeschools.net/Page/14379>

[Nevada Department of Agriculture Meal Locations](http://agri.nv.gov/food/covid19/)
<http://agri.nv.gov/food/covid19/>

- **Northern Nevada Resources:**
- **Food (Washoe County)**
- **Food Bank of Northern Nevada's Kids Café** will offer daily meals, Monday through Friday, to children 1-18 years old utilizing a drive-thru, grab-and-go model, which will allow children to take meals home for consumption through school closures.
- Find a pantry near you: fbnn.org/gethelp/neighborhood-pantry/. Please visit their **Get Help page** for more food resources.

- **St. Vincent's** Dining Room is open and will be handing out their meals in to-go boxes and **standard food pantry services.**
- **Boys & Girls Club of Truckee Meadows** is offering free boxed breakfast and lunch Mondays through Fridays for all children 1 to 18 years old. Delivery of meals will be through a drive-by service only. Breakfast service at each site will begin at 8:30 AM with lunch service at 11:30 AM at the following locations in Reno:
 - • 2680 E. Ninth Street (Donald W. Reynolds)
 - • 1300 Foster Drive (William N. Pennington)
 - • 1090 Bresson Avenue (Carano Youth Center)
 - • 3905 Neil Road (Neil Road Youth Center)
 - • 325 Patrician Drive (Lemmon Valley Youth Center)
- **Laughing Planet Café** located at 650 Tahoe Street in Reno is providing a few kids meal to kids who qualify for the Meal Assistance Program. Call (775) 360-2592 to place your order and pick-up curbside.
- **Midtown Eats** is offering free kid's meals Monday through Friday from 11 AM to 4 PM. Call (775) 324-3287 to place your order and pick-up curbside.
- **Elko County:**
- **Elko Friends in Service Helping:** Providing Emergency services, food bank, and shelter for low income families or individuals in Elko County:
 - • Food Bank is available from 9:00 AM – 12:30 PM on Monday, Tuesday, and Thursday at 821 Water Street
 - • Shelter is open every day from 6:00 PM – 8 AM at 487 South 5th Street
- **Assistance with Grocery Shopping**
- **Shopping Angels NV** is a free grocery delivery program offering physical shopping at no additional cost for **individuals over 60+ and those vulnerable to COVID-19.** If you have any questions, please contact them by email at shoppingangelsnv@gmail.com. Please note, you must be able to pay for your own groceries, as this is only a grocery delivery program run by volunteers.

STATE RESOURCES FOR HEALTH

Health Care

[Coronavirus Relief Fund](#)

Health Coronavirus Relief Fund.pdf

[Health Insurance Coverage](#)

Health Insurance Coverage and Access to Services.pdf

[Hospitals and Health Systems](#)

Health Hospital & Health Systems.pdf

[Nevada Health Link](#)

<https://www.nevadahealthlink.com/>

[Southern Nevada Health District](#)

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

STATE OF NEVADA GOVERNOR COVID19 INFORMATION RESOURCE

Information on latest statistics, where to get tested, financial resources and other health related resources and state directives.

<https://nvhealthresponse.nv.gov>

[Washoe County Health District](#)

<https://www.washoecounty.us/health/>

- Washoe County Health District: The Washoe County Health District COVID-19 Hotline is available Monday-Friday 8 AM to 5 PM at 775-328-2427.
- Carson City Health District: The Carson City Health and Human Services Hotline phone number is 775-283-4789.
- Rural Nevada and Across the State: The Division of Public and Behavioral Health at the Nevada Department of Health and Human Services acts as the health authority for all regions in Nevada without a local health authority.

[Latest Guidance from the CDC](#)

<https://www.cdc.gov/>

Medicaid MCO OPEN ENROLLMENT **April 1st - August 31st**

Please visit our website below for more information

<https://choosehpn.com/Member>

HISPANIC CAUCUS RESOURCES

[Nevada Hispanic Legislative Caucus Resources](https://www.ayudanevada.com/)

<https://www.ayudanevada.com/>

STATE RESOURCES FOR HOUSING

Housing

Understanding the Moratorium on Evictions and Foreclosures for Renters and Homeowners.pdf

HOUSING – PURCHASE AND RENTAL

PLEASE BE AWARE

THE HOMEOWNER/RENTER *MUST CONTACT THEIR LENDER OR LANDLORD IMMEDIATELY*

Housing is an extremely important topic for all Nevadans. Whether you are renting or purchasing, if you cannot make your monthly payment, you, the client, **must contact your landlord or your mortgage company immediately**. It has been ruled you cannot be evicted if you miss a payment(s), however there

are currently no rules regarding what may happen when payments may become due. For instance, if you miss April and May mortgage or rental payments and Nevada consumers are allowed to regain employment June 1st, what will you landlord or mortgage company require in June? They may be asking for April, May, and June mortgage/rental payments but you've had no income. It is vitally important all consumer realize the potential costs of two or three months of rent/mortgages. If you can pay April's housing costs, please pay it!

Please be aware these programs may change from day to day, so coordinate with the providers. After you, the renter or homeowner, have contacted the lender, there are many non-profit groups, state agencies, and other groups who may be able to assist you. Contact information and specifics regarding programs are listed later in this document.

Attached is a list of mortgage companies and the resources currently that may be available for Nevada homeowners.

HOME AGAIN – STATE OF NEVADA ATTORNEY GENERAL PROGRAM

The State of Nevada Attorney General created the Home Again program in 2013 and it has been in operation since that time. Home Again has, as members, all Nevada based credit counseling organizations.

Home Again is a free public service sponsored by the Office of the Nevada Attorney General offering free services related to housing and consumer assistance. As a one-stop-shop for housing resources and questions, Home Again has served over 50,000 Nevadans with counseling and education. This program is a collaboration with counseling agencies approved by the U. S. Department of Housing and Urban Development (HUD).

Home Again is valuable to those facing delinquency and/or foreclosure, those who are renters seeking options for their housing, those who are searching for education and expertise to purchase a home, those who are seeking a reverse mortgage, dedicated to those over the age of 62. We also include contact from those who simply have a question regarding their housing or credit situations and are comfortable to speaking to someone who simply have a question regarding their housing or credit situation.

In addition to housing services, the Home Again program bolsters the Attorney General's consumer protection efforts and helps connect Nevadans with legitimate, legal service providers in the community whenever needed.

Home Again services are available **free of charge** to all Nevadan simply by calling toll-free **1-855-457-4638** or visiting the Home Again website at **HomeAgainNevada.gov**. Assistance is available Monday – Friday 8:00 am – 5:00 pm

IMMIGRATION RESOURCES

[Immigration – English](#)

Immigration Information – English.pdf

[Immigration - Spanish](#)

Immigration Information – Spanish.pdf

LEGAL AID

[Legal Aid Center of Southern Nevada Legal and Financial Toolkit](https://www.lacsn.org/)
<https://www.lacsn.org/>

NEED HELP WITH FINDING MULTIPLE EMERGENCY RESOURCES?

NEVADA 211 HAS A LIST OF RESOURCES

<https://www.nevada211.org> Call 2-1-1 OR 1-866-535-5654

Nevada 2-1-1

Dialing '2-1-1' connects the caller with a live operator who can assist in locating services in Nevada, including family financial education, tax preparation and related services. 2-1-1 can provide information about emergency food, housing and emergency shelter locations, children's services, support for older persons and people with disabilities, and mental health and counseling services, among many others.

Ways to reach 2-1-1: Dial '2-1-1' or 1-866-535-5654 or text your zip code to 898211. Nevada 2-1-1 can be reached online at www.nevada211.org.



SENATOR'S RESOURCES

<https://www.rosen.senate.gov/covid-19-nevada-resource-guide>

<https://www.cortezmasto.senate.gov/coronavirus-resources>

Latest COVID19 Legislative information for Nevadans from small business needs to individual needs to disaster relief

SMALL BUSINESS RESOURCES

SMALL BUSINESS ADMINISTRATION ECONOMIC INJURY DISASTER LOANS

SBA's Economic Injury Disaster Loans

The SBA is planning on offering low-interest federal disaster loans for eligible small businesses and non-profits struggling from the financial impact the coronavirus is causing.

In Spanish: https://nvhealthresponse.nv.gov/wp-content/uploads/2020/03/NV_1634_1_Fact_Sheet_COVID_Gov_Cert_EID_L.pdf

[Coronavirus Aid, Relief, and Economic Security \(CARES\) Act](#)

SBA Guide to Cares Act.pdf

[Paycheck Protection Program](#)

SBA Paycheck Protection Program.pdf

[Small Business Administration Resources](#)

<https://www.sba.gov/>

[Small Business Administration Disaster Assistance Loans](#)

<https://www.sba.gov/funding-programs/disaster-assistance>

- Nevada Women's Business Center
- 702-734-3555
-
- Nevada Small Business Development Center
- South (702) 331-3950
- North (775) 784-1717
-
- SCORE
- South 844-232-7227
- North 702-388-6104
-
- Veterans Business Outreach Center
- (916) 527-8400
-
- www.NevadaBOF.org
- www.NevadaWBC.org

TRIBAL RESOURCES

[Tribal Communities](#)

Tribal Information.pdf

UNEMPLOYMENT RESOURCES

[Nevada Unemployment Insurance](#)

<http://ui.nv.gov/>

Below is a new resource for those who have issues or questions regarding Unemployment Benefits.

This new call center opened by DETR will be open Monday –Friday 8am to 8pm and **staff will assist claimants with *general questions related to the unemployment insurance filing process.***

Specific claim scenarios cannot be answered via this hotline, and those specific questions should be directed to the DETR phone lines.



LAID OFF OR UNEMPLOYED BECAUSE OF COVID19?

File Unemployment Claim

<http://ui.nv.gov/css.html>

Southern Nevada: (702) 486-0350

Northern Nevada: (775) 684-0350

Rural Areas and Out of State Callers: 1 (888) 890-8211

[Unemployment and Pandemic Assistance](#)

Unemployment Insurance and Pandemic Assistance.pdf

[Economic Impact Payments](#)

Economic Impact Payments.pdf

4-20-2020

Page 14

STATE RESOURCES FOR UTILITIES

UTILITIES / TELEPHONE COMPANIES

Utility and telephone companies currently have criteria specifically to their organization. What we have listed is as of today. Please make telephone calls to those organizations with which you have service.

Cox

- Residential customers in the company's Starter, StraightUp Internet and Connect2Compete packages will be automatically upgraded to speeds of 50 Mbps
- For those tiers, Cox is extending its Cox Complete Care remote desktop support at no charge to residential customers with remote helpdesk and assistance for loading new applications they may need to use during this time like online classroom support applications and web conferencing services
- In addition to the above, an upgrade to our Essential customers from 30 Mbps to 50 Mbps, originally planned for later in the year, will be deployed
- Cox opened up 3,000 Wi-Fi hot spot in response to the pandemic
- Announced additional plans to support customers, including upgrading Internet speed for select residential packages and implementing other changes to provide support to communities greatest in need

CenturyLink

- We are suspending data usage limits
- We will waive late fees
- We will not terminate a residential or small business customer's services for the next 60 days due to financial circumstances associated with Covid-19

NVEnergy Nevada

- NV Energy announced it is temporarily suspending disconnections for non-payment for customers experiencing financial hardship by the coronavirus (COVID-19) threat
- The company says the step is being taken to ensure the customers have the certainty of electric service during an uncertain time in their lives

☐ NVEnergy will work with customers who are impacted economically by COVID-19 by waiving deposits and fees for late payments and providing payment plans, as needed.

- If you experience a financial hardship or isolation due to the coronavirus, please call an NVEnergy customer service representative at 702-402-5555 in Southern Nevada or 775-834-4444 in Northern Nevada to discuss payment options and receive payment support

NVEnergy Northern Nevada

- The SAFE (Special Assistance Fund for Energy) program is for customers in a situation where they are having difficulty paying their utility bills. The program is intended to supplement low-income energy assistance programs
- Applicant must be a customer with NVEnergy in northern Nevada and apply for funds at their local screening agency
- Applicants in Washoe County must call 775-834-4444 to speak with a customer service representative who will prescreen for compliance with SAFE guidelines and receive a referral to a local SAFE agent
- Screening agency makes the determination as to whether the applicant is eligible
- SAFE funds can be received once in a 12-month period
- Utility bill must be at least 30 days past due
- Applicants must provide a copy of their NVEnergy bill
- Carson City 775-882-8448
- Churchill County 775-423-6695
- Douglas County 775-782-9825
- Elko County 775-738-4375 x3
- Esmeralda County 775-485-6309
- Eureka County 775-468-0466
- Humboldt County 775-623-6342
- Lander County 775-635-2503
- Lyon County 775-577-5009
- Mineral County 775-945-2471
- Nye County 775-482-8125
- Pershing County 775-273-2208
- Storey County 775-847-0968

Southwest Gas

- They started a temporary moratorium natural gas disconnections for non-payment
- Will offer flexible payment options for customers experiencing financial hardships due to the issue of coronavirus
- Customers can manage their accounts and payment options through MyAccount on swgas.com or via the Southwest Gas mobile app

Spectrum / Comcast Communications

- Will not terminate service for residential or small business customers who face difficult economic circumstances related to the pandemic
- Will not charge late fees
- Will offer broadband and Wi-Fi access for 60 days, beginning March 15th, to households with K-12 and/or college students who do not already have a spectrum broadband subscription at any service level up to 100 Mbps

- To enroll call 1-844-488-8395. Installation fees will be waived for new student households

AT&T

- Suspending broadband usage caps for home internet customers
- Will not terminate service of any wireless home phone, broadband residential, or small business customer due to an inability to pay their bill as a result of Covid-19
- Waiving late payment fees for those customers
- Customer service can be reached at 844-723-0252

Las Vegas Valley Water District

- The Las Vegas Valley Water District (LVVWD) has temporarily suspended customer shutoffs for delinquent and/or non-payment. The Water District will continue to work with individual customers and those facing financial hardships to establish payment arrangements and provide other customer services.
- The Water District offers numerous services online to assist customers and provide remote access to the LVVWD account. Customers can call 702-870-4194 for more information.

VETERANS ASSISTANCE

[Veterans](#)

Veterans.pdf

[VA Resources](#)

<https://www.publichealth.va.gov/n-coronavirus/>

ZIP CODE MAP

<https://www.zipmap.net/Nevada.htm>