

# LEGAL BRIEF

## COVID-19 RESOURCES

1 May 2020

Nellis AFB Legal Office, 4428 England Ave (Bldg 18), Nellis AFB, Nevada 89191-6505  
702-652-2479

---

### **Introduction:**

The global pandemic of 2020, COVID-19 (Coronavirus), caused the shutdown of many businesses, loss of income, and other negative economic effects. Airmen and their dependents may be in need of assistance and education as to the resources available to them during this time. This brief will educate the reader on those resources. It is a living document and will be updated as more resources and guidance are made available.

### **1. Community-Based Organizations**

Within the greater Las Vegas area, many community organizations operate to provide services and goods to individuals in need. These organizations continue to operate during the COVID-19 pandemic in a limited capacity. You will find a resource directory for these services on <https://www.civillawselfhelpcenter.org/community-resources>. Another helpful website for domestic and family issues is the Family Law Self-Help Center at <https://www.familylawselfhelpcenter.org>.

#### **A. Family & Domestic Issues**

Incidents of domestic violence and abuse are pervasive in society and such incidents may increase due to the self-quarantine conditions required during this emergency. The [Family Law Self-Help Center](#) provides online and telecommunication assistance to those in need at this time. Its staff can advise you on issues as file court documents on your behalf. In addition, you can find many forms on its website if you elect to handle your matter on your own.

If you or a family member find yourself feeling unsafe or as a subject of abuse, there are legal options available. The Family Law Self-Help Center provides instructions for the temporary protection order process on its website.

Among the options available is the **temporary protection order**. A temporary protection order is an order made by a court, enforceable by criminal sanctions, for a person to stay away from you. In general the order lasts 45 days, and a judge can issue the order without notifying the other party. There are several types of temporary protection orders—the selection of which depends on the facts of your situation. There are:

- a) Domestic Violence Protection Orders – designed for those in romantic or familial relationships with their abusers.

- b) Stalking & Harassment Orders – designed for those who are being or believe they are being stalked or harassed by someone (who may or may not be related to them or romantically involved with them).
- c) Harm to Children Orders – designed for parents/guardians who believe that someone is committing a crime of violence (physical, mental, or sexual) against a child.

For more information or greater assistance, visit the Family Law Self-Help Center website or call (702) 455-1500.

## **2. Nevada Resources**

The State of Nevada responded to the financial effects of the pandemic by providing increased and expanded assistance to those put in a position of need due to COVID-19. Specifically, Governor Sisolak suspended eviction proceedings for the duration of the pandemic. The State of Nevada also created bypass procedures for certain assistance programs as well as requested emergency extension and expansion authority for federally-funded assistance programs.

### **A. Medical Testing and Health Information**

#### **I. Testing**

The University of Nevada at Las Vegas (UNLV)'s School of Medicine is assisting in the effort to combat COVID-19 with curbside testing. The curbside testing (nasal swabs) is provided outside the School of Medicine (1125 Shadow Lane, Las Vegas, NV) **by appointment only**. You **may call (702) 583-4408 between 8:30am and 3:00pm M-F for an appointment.**

In order to make an appointment the individual must exhibit CDC defined symptoms (fever, cough, shortness of breath) or have been in contact with a confirmed case of COVID-19. There are no out of pocket costs and you will receive results within 5-7 days. The School of Medicine hopes to continue testing through May 1 and thereafter so long as applies are available.

A fact sheet is available at: <https://pbs.twimg.com/media/ET1jYZRUcAE-SBu?format=jpg&name=large>.

#### **II. Health Information**

The Centers for Disease Control and Prevention (CDC) website found at <https://cdc.gov> provides ample information about COVID-19 symptoms and guidance for treatment. The website also has a self-checker to help you determine if you should seek immediate care at <https://www.cdc.gov/coronavirus/2019-nCoV/index.html>.

In addition, the National Association of Chronic Disease Directors created a handout outlining pre-existing illness that make one more vulnerable to the virus. The handout also details guidance as to how to decrease risk and what to do if you are sick. It can be found at: <http://media.southernnevadahealthdistrict.org/download/COVID-19/resources/20200403-COVID-19-and-Chronic-Disease-Fact-Sheet.pdf>.

The Employee Assistance Program provides health services to airmen and their households (spouses, children, and even aging parents). Particularly helpful at this time are their telehealth services (available through Magellan at <https://magellanascend.com>). Providers will conduct video and/or phone sessions for all routine Employee Assistance Program services. The website provides general healthcare counseling as well as emotional healthcare counseling.

Also key to note is that the U.S. Food and Drug Administration (FDA) warns against using non-approved medications and topicals to prevent or treat COVID-19. The FDA has sent out several warning letters to the companies pushing these items already. It will also pursue its authority to make seizures and pursue court orders to stop production and/or distribution of the products.<sup>1</sup> A list of the products to avoid can be found at the FDA website (<https://www.fda.gov/consumers/health-fraud-scams/fraudulent-coronavirus-disease-2019-covid-19-products>). **In general, you should be aware that there is no FDA approved vaccination or treatment for COVID-19. Follow the CDC’s guidelines for social distancing and hygiene.**

Furthermore, be aware that there are email phishing attempts focused on taking advantage of fear surrounding COVID-19. Attempts may include links to malicious websites or malicious attachments. **Be cautious when viewing emails containing alleged cures, treatments, and resources.**

## **B. Evictions & Housing Issues**

During the COVID-19 pandemic, eviction proceedings are on hold. Federal law (the Coronavirus Aid, Relief, and Economic Security Act, or “CARES Act”) and local courts dictate that eviction proceedings are to be suspended for—at a minimum—the length of this pandemic.

The CARES Act forbids landlords and similarly-situated property lessors from beginning or continuing eviction proceedings.<sup>2</sup> Furthermore, Governor Sisolak issued an emergency directive on 29 March 2020 suspending all evictions proceedings in the State of Nevada. This directive will last through the end of the pandemic. The Nevada Health Response (a Nevada agency) published guidance on this directive, providing that:

- a) Landlords cannot change locks or put notices on tenants’ doors to coerce a move out.
- b) There is an exception for tenants who engage in one of three behaviors: (1) posing a danger to other tenants or the public; (2) engaging in criminal activity; or (3) damaging property.
- c) Tenants are not to take the directive to mean that they are completely free of their rent or mortgage obligations.
- d) All fees associated with late payments of rent are to be waived
- e) This directive applies to all evictions, including those already initiated in the courts, except those initiated for the reasons listed in subparagraph b).

Go to <https://nvhealthresponse.nv.gov/wp-content/uploads/2020/03/Gov.-Sisolak-Guidance-Directive-008-Evictions-Updated-on-3-30.pdf> for more information and a copy of this guidance.

### **C. Unemployment Assistance**

The State of Nevada has expanded and extended its unemployment insurance benefits to those adversely affected by COVID-19. Those covered by the expansion and extension of benefits include individuals who worked full time for a business forced to close, as well as those who have had their hours reduced (with limitations). Moreover, Governor Sisolak issued an executive order waiving all work search requirements for those currently filing for benefits effective through 16 April 2020. The Nevada Department of Employment Training and Rehabilitation (NDTR) issued an information sheet on how to bypass the website's work search activity page to submit a weekly claim. You can find this information sheet at: [https://cms.detr.nv.gov/Content/Media/Bypass\\_Work\\_Search.pdf](https://cms.detr.nv.gov/Content/Media/Bypass_Work_Search.pdf).

#### **Unemployment FAQ:**

Below you will find a short list of frequently asked questions derived from the NDTR website which may help you in determining your ability to qualify for unemployment assistance.

- a) How do you file for unemployment insurance benefits?
  1. File online at [ui.nv.gov](http://ui.nv.gov)
  2. A telephone claim center is open *only* to those unable to file online. **Be aware that wait times may be excessive.**
  3. Can I qualify for benefits if my employer shuts down operations due to COVID-19?
    - a. Yes. Provided that you are otherwise eligible and are no longer receiving pay.
  4. Do reduced hours create unemployment eligibility?
    - a. Maybe. Depending on the number of hours by which your work hours were reduced, there are some reduced benefits available.
    - b. This option is limited to individuals earning less than \$469 gross earnings (before taxes) per week.
  5. What if I am self-employed?
    - a. The NDTR website provides that those who are self-employed do not qualify for unemployment benefits. Be aware, however, that the CARES Act passed and signed in March 2020 extends unemployment benefits to those who are self-employed. Further clarification on the issue will be forthcoming.

Please also find a fact booklet created for claimants at:

[http://ui.nv.gov/PDFs/UI\\_Claimants\\_Handbook.pdf](http://ui.nv.gov/PDFs/UI_Claimants_Handbook.pdf).

### **D. Supplemental Nutrition Assistance Program (SNAP)**

Some Airmen and their dependents/extended family members may already qualify for the Supplemental Nutrition Assistance Program (SNAP). This is a federally-funded and state-administered program designed to help low-income individuals and families buy food. The U.S. Department of Agriculture (USDA) recently approved Nevada's request to extend benefits

already issued as well as adjust reporting requirements.<sup>3</sup> This means that if you were already receiving benefits, you will not lose those benefits due to being out of work due to COVID-19. The USDA has also authorized emergency allotments of benefits for those who did not previously qualify for assistance.<sup>4</sup>

## **E. Special Supplemental Program for Women, Infants and Children (WIC)**

WIC, much like SNAP, is a federally-funded and state-administered program. This program is designed specifically for mothers and young children (as opposed to the opportunity for eligibility for adults without dependents with SNAP). Nevada received USDA approval to extend and expand its benefits during this pandemic.<sup>5</sup>

Per the USDA website, all nutrition assistance programs have certain flexibilities to respond to pandemics such as COVID-19 which do not require further federal approval. For WIC, those flexibilities include:

- a) Extending certification periods (for those already receiving benefits) for up to 30 days;
- b) Provide up to three months of benefits in advance;
- c) In limited circumstances, conduct certification by phone.

Nevada in particular received approval to remotely issue benefits to any participant (or parent/caretaker/proxy) through 31 May 2020. This means that, once approved for benefits, the requirement for in-person pick up of food and supplies is waived and beneficiaries can use a benefits card (much like a SNAP card) at local grocery stores to get the supplies they need. WIC will also issue emergency allotments of benefits to those individuals finding themselves in need due to the pandemic.

For further information regarding assistance, please contact the WIC office directly at (702) 220-9926. Please be aware that wait times may be excessive.

## **F. Nevada-Specific Food Assistance Programs**

### **I. Southern Nevada Health District**

The Southern Nevada Health District put together a list of resources for food assistance, including a map for distribution centers. There are resources specific to group as well as for everyone in need. Further, the distribution centers include drive through and walk up stations. For a map, go to [https://media.southernnevadahealthdistrict.org/download/COVID-19/resources/EOC\\_COVID-19\\_FOOD\\_DISTRIBUTION\\_2020\\_03\\_19.pdf](https://media.southernnevadahealthdistrict.org/download/COVID-19/resources/EOC_COVID-19_FOOD_DISTRIBUTION_2020_03_19.pdf). The district's website also provides lists of other resources available to those living in greater Las Vegas at <https://www.southernnevadahealthdistrict.org/coronavirus/>

### **II. Nevada Department of Agriculture Emergency Food Assistance Program**

In addition to the more immediate services provided by the Southern Nevada Health District, the Nevada Department of Agriculture's Emergency Food Assistance Program is available to those in need who meet eligibility requirements. The applicant must: (1) provide ID and proof of Nevada residency; (2) read the "Self Declaration Assurance" and certify their eligibility as a

house hold not exceeding **185% of the federal poverty guidelines**. Further information about eligibility and the application process may be found at [http://agri.nv.gov/Food/The\\_Emergency\\_Food\\_Assistance\\_Program/TEFAP-Emergency\\_Food\\_Assistance\\_Program/](http://agri.nv.gov/Food/The_Emergency_Food_Assistance_Program/TEFAP-Emergency_Food_Assistance_Program/).

### **III. Nevada Department of Health and Human Services**

The Nevada DHS provides assistance related to COVID-19 specific to seniors by connecting them to local providers and government agencies to meet their needs. If you are in need of a product or service and do not know where to find it, you can complete a form found at <https://www.nevada211.org/seniors-covid19-resources/> and someone will reach out with information.

For non-seniors, the department created a portal for information sharing, including a map detailing where to find resources. <https://www.nevada211.org/emergency-coronavirus-resources/>

### **G. USAO & NV Attorney General COVID-19 Task Force**

The Nevada COVID-19 Task Force formed to handle fraud complaints on 13 April. The NV AG and US Attorney are supporting the task force. **The task force cautions against:**

- a) Diagnosis Testing Scams – scammers offer fake testing kits, particularly door to door.
- b) Treatment/cure scams – scammers offer fake or unproven treatments (may do harm)
- c) Charity Scams – scammers set up fake charities
- d) Overinflated prices
- e) Investment scams – scammers make false claims about tests, cures, etc.
- f) Cyber Scams – email scams come from what appears to be institutions ranging from victims’ banks, health care providers, the CDC and etc. to get personal information.
- g) App Scams – apps designed to track the spread of COVID-19 are being manipulated to insert malware that will compromise users’ devices and personal information.
- h) Insurance, Workers’ Compensation and Medicaid Fraud
- i) Economic Impact Payments (Stimulus Checks) – scammers pretend to be government officials offering false payments in order to obtain personal identifying information including social security and bank account numbers.<sup>6</sup> **The IRS will never call you for this information. Please see the information below regarding the IRS.**

**If you think you have been victimized you can report it to the Attorney General’s Office ([ag.nv.gov/Complaints/Flile\\_Complaint/](http://ag.nv.gov/Complaints/Flile_Complaint/)) and the National Center for Disaster Fraud hotline at 1-866-720-5721 or by email at [disaster@leo.gov](mailto:disaster@leo.gov).**

### **H. Guidance on Essential versus Nonessential Businesses**

Governor Sisolak issued an executive order closing nonessential businesses to help slow the spread of COVID-19. For clarification of what is considered an essential or non-essential business under Governor Sisolak’s executive order, please see below.

- a) Essential Businesses
  1. Essential Healthcare Operations, to include but not limited to:

- a. Hospitals;
  - b. Medical offices;
  - c. Home health care providers;
  - d. Mental health providers;
  - e. Dentists;
  - f. Oral surgeons;
  - g. Occupational therapists;
  - h. Governmental emergency service providers;
  - i. Certified nurse-midwives;
  - j. Veterinary services; and
  - k. Pharmaceutical offices
2. Essential infrastructure Operations (e.g. construction, agriculture, farming, housing construction, airports, water, sewer, gas, and electrical services, telecommunications and internet services, and public transportation).
  3. Grocery stores
  4. Retailers that sell food items and/or household products for cleaning and personal care
  5. Businesses that ship or deliver goods directly to your residence
  6. Businesses that rent or sell medical supplies
  7. Licensed cannabis entities
  8. Pet supply stores
  9. Animal shelters
  10. Banks and financial institutions (be aware that some institutions may limit their lobby hours)
  11. Restaurants and food establishments that offer meals on a take-out, curbside pickup, delivery, or drive through basis only
  12. Food distribution pods to provide meals to students
  13. Businesses or other entities which provide food, shelter, or social services for the economically disadvantaged and vulnerable populations
  14. Media services
  15. Hotels, motels, or short-term rentals, RV Parks, campgrounds, dormitories, and commercial lodging; and
  16. Gas stations
- b) Nonessential Businesses
1. Recreational activities including but not limited to:
    - a. Sporting event venues
    - b. Fitness facilities/gyms
    - c. Racetracks
    - d. Zoos
    - e. Aquariums
    - f. Theme Parks/Amusement Parks
  2. Brothels and houses of prostitution
  3. Live entertainment venues



4. Retail facilities not specified as essential and unable to sell goods through shipping or direct delivery to customers
5. Restaurants providing only inside dining
6. Night clubs
7. Pubs, wineries, bars, and breweries
8. Gaming machines operations
9. Aesthetic services, including but not limited to hair dressing, barbering, cosmetology services, nail salons, and tanning salons.
10. Spas
11. Museums and art galleries

Please be aware that this is not a complete list. A complete list can be found at:

[http://gov.nv.gov/uploadedFiles/govnewnv.gov/Content/News/Emergency\\_Orders/2020/2020-03-20%20-%20COVID-19%20DPS%20DEM%20Emergency%20Regulations.pdf](http://gov.nv.gov/uploadedFiles/govnewnv.gov/Content/News/Emergency_Orders/2020/2020-03-20%20-%20COVID-19%20DPS%20DEM%20Emergency%20Regulations.pdf).

### **3. Federal Resources**

#### **A. Internal Revenue Service (IRS)**

The IRS has established a special section on their website focused on steps to help taxpayers, businesses, and others affected by the COVID-19 pandemic at <https://irs.gov/coronavirus>.

On 21 March 2020, the IRS extended the federal income tax filing due date has been automatically extended from 15 April 2020 to 15 July 2020. This also means that, for individuals who owe taxes to the IRS, they will not incur any penalties or interest as long as they payment is made by 15 July 2020. Taxpayers can still request a tax filing extension, if needed, by filing IRS Form 4868.

#### **B. Guidance on Economic Impact Payments**

On 30 March 2020, the Treasury Department and the IRS announced that distribution of economic impact payments will begin in the next three weeks and will be distributed automatically, with no action required for most people. However, some seniors and others who typically do not file tax returns will need to submit a simple tax return to receive the payment. Eligible taxpayers will receive a payment of up to \$1,200 for individuals and \$2,400 for married couples. Parents will also receive \$500 for each qualifying child.

Those eligible for full economic impact payment include tax filers with an adjusted gross income of up to \$75,000 for individuals and up to \$150,000 for married couples filing joint returns. For filers with income exceeding these amounts, the payment amount is reduced by \$5 for each \$100 above the \$75,000/\$150,000 thresholds. Single filers with income exceeding \$99,000 and joint filers exceeding \$198,000 with no children are not eligible.

For people who have already filed their 2019 tax returns, the IRS will use this information to calculate the payment amount and, if direct deposit was selected, the money will be dispersed to that same account. If you have not filed your 2019 tax return but filed a 2018 return, the IRS will utilize your 2018 tax return for eligibility purposes. Again, if you did not file a 2019 or



2018 tax return, the IRS urges people to file a simple return immediately to ensure you receive a payment.

If you elected to receive your tax refund by mail, in the coming weeks the IRS will release a web-based portal for individuals to provide their banking information to the IRS online, so that individuals can receive payments immediately as opposed to waiting for a check in the mail. You can find this portal at: <https://www.irs.gov/coronavirus/get-my-payment>. Please keep in mind that there may be an overabundance of web traffic, causing technical difficulties.

### **C. Guidance on CARES Act and Other Federal Protections**

The CARES Act provides many financial protections to those put in a position of need due to the COVID-19 health emergency. Much of this relief comes in the form of barring debt holders to penalize debtors for being out of work due to the social distancing requirements of the emergency. This portion of the pamphlet will outline generally these protections. Please be aware that this is not an exhaustive examination of the protections.

#### **I. Mortgages - §4022**

Section 4022 of the CARES Act provides that individuals with a federally backed mortgage who experience “a financial hardship due, directly or indirectly, to the COVID-19 emergency may request forbearance... regardless of delinquency status.”<sup>7</sup> This means that if you have a federally backed home loan and cannot pay your mortgage payment due to hardship created by the COVID-19 health emergency, you can ask your mortgage company to suspend your requirement to make payments. This forbearance will remain in place for 180 days and can be extended for an additional 180 days.<sup>8</sup> In addition, fees, penalties and interest (beyond what is assessed as if they borrower had made proper payments) can accrue.<sup>9</sup> The method for doing this is as follows:

- a) Submit a request to the loan servicer/mortgage company;
- b) Affirm that you are experiencing a financial hardship due to COVID-19. The loan servicer/mortgage company cannot require additional documentation for attest to financial hardship.

Section 4022 also delineates that no federally backed mortgage may be foreclosed upon for a period of no less than 60 days from 18 March 2020.

#### **II. Residential Renters - §4024**

The CARES Act creates protections for renters by forbidding evictions related to non-payment based upon COVID-19 financial hardship. Specifically, §4024 provides that for 120 days from enactment of the CARES Act (27 March 2020) lessors/landlords cannot:

- a) Begin the process of eviction
- b) Charge fees, penalties, or the like for nonpayment of rent
- c) Require the tenant to vacate early
- d) Issue a notice to vacate until after 120 days beyond 27 March 2020

Please keep in mind: this does not mean that you do not have to pay rent despite being able to do so. It means that if you experience financial hardship due to COVID-19 such that you are unable to pay rent, you cannot be evicted for nonpayment during this emergency.

### **III. Small Business Owners - §1102**

Airmen, retirees and dependents often also small business owners. The CARES Act provides protections for these businesses through the Paycheck Protection Program. Section 1102 of the act outlines the program: loans are available to cover the cost of small businesses' payroll expenses. Payroll expenses include but are not limited to: employee paychecks, costs for group healthcare and paid leave programs, interest on mortgage obligations for the business, rent and utilities.<sup>10</sup>

The [Small Business Association website](#) provides the application form for Paycheck Protection Program loans. The website also provides a list of links and content for additional small business resources during this health emergency at <https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources>.

### **IV. Business Tax Credit**

The Employee Relief Tax Credit is tax relief for businesses that shut down, partially or totally, due to COVID-19 but retained their employees. The credit is 50% for the first \$10,000 of compensation (including employer portions of health benefits) for each eligible employee. This tax credit **does not include paid sick or family leave for which the employer would be reimbursed under the Families First Coronavirus Response Act**. It also only applies to wages paid to retained employees after 12 March 2020.

Eligibility is contingent upon two factors: (1) business operations have been partially or fully suspended as a result of orders from a governmental authority due to COVID-19; or (2) the business experiences a decline in gross receipts by more than 50% (as compared to the same quarter last year). If your business is initially eligible for this tax credit, be aware that eligibility expires once your gross receipts reach 80% of what you earned in the same quarter in 2019.

For more information please go to: <https://www.uschamber.com/report/guide-the-employee-retention-tax-credit>. You can also find a cheat sheet explaining the credit at: [https://www.uschamber.com/sites/default/files/uscc\\_covid19\\_employee-retention-tax-credit.pdf](https://www.uschamber.com/sites/default/files/uscc_covid19_employee-retention-tax-credit.pdf)

### **V. Economic Injury Disaster Loan (EIDL) Program Expansion**

The CARES Act expanded eligibility and funding for the EIDL program for businesses struggling due to COVID-19 closure compliance. Eligible applicants may receive \$10,000 initial grants, as well as \$15,000 additional grants. These grants are available in general to those affected by declared disasters, and are specifically expanded to deal with the COVID-19 health emergency. If selected for a grant, your business will receive it within three (3) days of application. This will continue through 31 December 2020, and there is no obligation to repay

the grant. **Keep in mind that if you have already received a Paycheck Protection Program (PPP) loan, the \$10,000 grant will be subtracted from the forgiveness amount.**

Further, if ineligible for a grant or if the grant is insufficient to meet needs, the EIDL program also provides for low interest loans on 30 year terms. The maximum loan available is for \$2 million at a rate of 3.75% for businesses and 2.75% for non-profits. Additionally, the payments may be deferred for up to one year, and up to \$200,000 can be approved without a personal guarantee (based upon a credit score). Finally, no collateral is required for loans of \$25,000 or less.

For more information, visit <https://www.uschamber.com/report/guide-sbas-economic-injury-disaster-loans>.

## **VI. Student Loans – CARES Act Sec. 3513. Temporary Relief for Federal Student Loan Borrowers**

Subsections (a), (b), and (c) provide that student loan payments for loans held by the Department of Education are suspended through September 2020. It further provides that these suspended loans will not accrue interest and be treated as if qualifying payments (for purposes of loan forgiveness programs) had been made during the suspension.

For those subject to a garnishment related to student loan repayment, subsection (e) of the CARES Act provides that collection will be suspended on all garnishments for loans that would have been suspended under subsection (a). This also applies to tax refund reductions, reduction in any other federal benefit payment, or other involuntary collection due to nonpayment of student loans.

Unfortunately the CARES Act does not set out a provision suspending payments on private student loans. The Consumer Finance Protection Bureau’s website advises that “[s]ome federal student loans under the Federal Family Education Loan (FFEL) Program are owned by commercial lenders, and some Perkins loans are held by the... school you attended.”<sup>11</sup> As such these institutions **may, but are not required by law** to, suspend interest and payments. The Bureau further advises you to reach out to your loan servicer to see if these options are available. For more information, visit the Bureau’s website at: <https://www.consumerfinance.gov/about-us/blog/what-you-need-to-know-about-student-loans-and-coronavirus-pandemic/>.

## **VII. GI Bill**

Congress passed and the President signed an emergency package to ensure continued GI bill payments for student veterans whose study is interrupted by school closures.<sup>12</sup> Veterans will receive the same level of education benefits as other students forced to finish courses online. This includes the monthly housing allowance.<sup>13</sup> Veterans receiving GI Bill benefits need not take action to secure the continuation of benefits.

If you have questions you can call the VA Education Call Center at (888) 442-4551 (8am-7pm, M-F).

## **VIII. Unemployment Assistance**

The CARES Act expands Unemployment Insurance benefits and adjusts eligibility requirements. Section 2102 provides that covered individuals may receive unemployment benefits based on “partial unemployment or inability to work caused by COVID-19” through the end of 2020, so long as unemployment is related to COVID-19.<sup>14</sup> The term “covered individual” has also expanded. It now includes any person who would not normally be eligible under State and Federal law, including those who have exhausted all rights to benefits and self-employed individuals.<sup>15</sup>

You can apply for unemployment insurance benefits through the State of Nevada. Information about the application process can be found in the section above regarding unemployment benefits through the Nevada Department of Employment Training and Rehabilitation (NDTR).

## **IX. SCRA and the Stop Movement Order**

The Service Members Civil Relief Act provides protections members who are ordered to PCS and need to break a lease. Many members may have orders to PCS already, but have been delayed in their move due to the Secretary of Defense’s stop movement order. According to guidance provided by Lt. Colonel Lannoura Phillips, SCRA will not require landlords to re-lease to members having already terminated their leases. Therefore it is likely in your best interest to keep a current lease intact until given indication that the move can actually occur.

Fortunately, Joint Travel Regulation (JTR) Section 051904.B authorizes a short-distance move when vacating private-sector housing due to involuntary tour extensions. In the case of a member who has already terminated their lease, this will allow some breathing room to move to a new location in their current station area while awaiting authorization to move to their next location.

You may contact your local transportation office for additional information.

## **X. Nellis Resources**

The Airman and Family Readiness center provides financial assistance and advice to struggling airmen and their families. Among the resources available through the center is the Air Force Aid Society (AFAS). The AFAS provides “no-interest loans and grants to help meet immediate needs and take a positive step towards a lasting financial solution.”<sup>16</sup>

Standard Assistance through the AFAS can cover basic living expenses (e.g. rent, utility bills), medical or dental expenses, funeral expenses, children care programs, vehicle repairs, assistance to surviving dependents, and more. Those eligible for assistance are:

- a) Active Duty members,
- b) Air National Guard or Air Force Reserve members on extended active duty over 15 days (per title 10 of the U.S. Code) who need assistance incident to their active duty tour;
- c) Air National Guard members on Title 32 orders;

- d) Retired Air Force members (pending specific case review); or
- e) Spouses or family members of an AF member enrolled in DEERS and holding a valid dependent ID card.

There are additional types of assistance for more specific needs which can be found on the AFAS website (<https://afas.org/how-we-help/>). You can apply through the AFAS portal via the Application for AFAS Financial Assistance.<sup>17</sup>

## **XI. Special Leave Accrual Rules**

The Under Secretary of Defense issued a memorandum on 16 April 2020 allowing active duty members to “accumulate annual leave in excess of 60 days (not to exceed 120 days)” until September 2020.<sup>18</sup> Additionally, members are “authorized to retain such unused leave until the end of Fiscal Year 2023.”<sup>19</sup>

**This is a living document. It will be updated as more information is provided by state, local, and federal authorities. If you have suggestions for topics to be included in our next COVID-19 resource pamphlet, please send them to First Lieutenant Taylor N. Brown at [taylor.brown.21@us.af.mil](mailto:taylor.brown.21@us.af.mil).**

**THE INFORMATION CONTAINED IN THIS PAMPHLET IS OF A GENERAL NATURE AND IS PROVIDED FOR YOUR ASSISTANCE AND CONVENIENCE. IT IS NOT INTENDED AS LEGAL ADVICE AND IS NOT A SUBSTITUTE FOR LEGAL COUNSEL. IF YOU HAVE ANY QUESTION AS TO HOW THE LAW IN THIS AREA AFFECTS YOU OR YOUR LEGAL RIGHTS, CONTACT A CIVILIAN ATTORNEY OR THE NELLIS AIR FORCE BASE LEGAL OFFICE FOR AN APPOINTMENT WITH A LICENSED ATTORNEY AT (702)-652-2479.**

## References

---

<sup>1</sup> <https://www.fda.gov/consumers/health-fraud-scams/fraudulent-coronavirus-disease-2019-covid-19-products>

<sup>2</sup> H.R. 748, §4024.

<sup>3</sup> Sasha Gersten-Paal, Program Development Division, Supplemental Nutrition Assistance Program, United States Department of Agriculture to Steve H. Fisher, Administrator, Division of Welfare and Supportive Services, Nevada Health and Human Services, memorandum, subject: SNAP—Nevada Request to Extend Certification Periods and Adjust Reporting Requirements Due to COVID-19—Approval, 20 March 2020.

<sup>4</sup> Jessica Shahin, Associate Administrator, Supplemental Nutrition Assistance Program to SNAP State Agencies, memorandum, 20 March 2020.

<sup>5</sup> Sarah Widor, Director, Supplemental Food Programs Division, United States Department of Agriculture to Jesus Mendoza, Jr., Regional Administrator, Western Regional Office, memorandum, subject: Request for WIC Flexibility in Response to COVID-19, 24 March 2020.

<sup>6</sup> <https://www.clarkcountynv.gov/covid19/Pages/Consumer-Fraud.aspx>

<sup>7</sup> H.R. 748, §4022(b)(1).

<sup>8</sup> *Id.*, §4022(b)(2)

<sup>9</sup> *Id.*, §4022(b)(3)

<sup>10</sup> *Id.*, §1102 (a)(2)(F)(i)(I)-(VII)

<sup>11</sup> <https://www.consumerfinance.gov/about-us/blog/what-you-need-to-know-about-student-loans-and-coronavirus-pandemic/>

<sup>12</sup> <https://www.blogs.va.gov/VAntage/72852/veterans-gi-bill-benefits-continue-covid-19-pandemic/>

<sup>13</sup> *Id.*

<sup>14</sup> *Id.*, §2102(b), (c)(1)(A)(i)-(ii)

<sup>15</sup> *Id.*, §2102(a)(3)(A)(i)-(ii)

<sup>16</sup> <https://afas.org/how-we-help/>

<sup>17</sup> *Id.*

<sup>18</sup> Secretary of Defense, memorandum, subject: Special Leave Accrual, 16 April 2020.

<sup>19</sup> *Id.*