

In light of the recent passage of the [CARES Act](#) to help combat the economic and health emergencies caused by coronavirus, U.S. Senator Catherine Cortez Masto has put together a set of FAQs to outline how vital provisions of the *CARES Act* will help Nevadans. This information, made to share with Nevada television and radio stations and public information officers, will help Nevada families, workers and businesses understand the different types of relief available to Nevadans, including federal stimulus checks, enhanced unemployment, small business assistance and free coronavirus testing.

### **Will I get a rebate check?**

**To receive a rebate check, you must have a valid social security number, meet the income eligibility thresholds AND have filed a tax return this year (2019) or one last year (2018), regardless of income level.** Social Security beneficiaries who don't normally file tax returns will automatically receive their rebate payments through a direct deposit to their bank accounts. Senator Cortez Masto has [called](#) on the Administration to also issue checks automatically for recipients of benefits through the Department of Veterans Affairs and the Supplemental Security Income program. Low-income Nevadans not required to file a tax return must file an abbreviated return. They can use the new IRS tool at <http://www.irs.gov/nonfilereip> for quick registration.

**Americans making under \$75,000 will receive the full amount of \$1,200 per adult and \$500 per qualifying child (under 17). This money is not taxable.** Senator Cortez Masto has [joined legislation](#) that would ensure children over 16 and adult dependents count toward what a family gets in direct payments. Congress has directed the Administration and the IRS to send the rebates as quickly as possible, but it could still take a month or longer. **The fastest way for Nevadans to receive their rebates is if they have already filed a tax return for 2018 or 2019 and provided their direct deposit information.**

## How has unemployment insurance in Nevada changed under this legislation?

The Nevada Department of Employment, Training and Rehabilitation (DETR) administers the Nevada Unemployment Insurance (UI) program. **Nevada workers who have experienced job losses through no fault of their own may be eligible for unemployment compensation.** Nevada has waived previous requirements that applicants need to wait 7 days after they have been terminated from a job and prove they are looking for work to apply for benefits. **Between now and July 31, an additional \$600 will be added to every unemployment compensation check, so no one will receive less than \$600 per week.** DETR strongly encourages Nevadans to apply online at <http://ui.nv.gov/css.html>.

## What If I am not eligible for traditional unemployment insurance?

The *CARES Act* established a program called the Pandemic Unemployment Assistance (PUA) program that temporarily expands unemployment insurance to cover individuals who are not traditionally covered, including the self-employed, gig-workers, independent contractors, and workers with irregular work history. It also expands the list of allowable criteria for claiming unemployment compensation to include many reasons related to the COVID-19 public health emergency. Senators Cortez Masto and Jacky Rosen have [sent a letter](#) urging the Trump Administration to ensure that guidance and funding for the Pandemic Unemployment Assistance goes out as quickly as possible. The Senators have also [sent a letter](#) to the Department of Labor asking them to clarify guidance provided to states so that local unemployment agencies can ensure that the workers Congress intended to be covered by the Pandemic Unemployment Assistance Program receive the benefits they deserve.

## What sort of help might a small business qualify for?

The *CARES Act* provides \$350 billion to create a Paycheck Protection Program (PPP) to offer forgivable loans to small businesses that continue to pay

**employees.** The entire Nevada delegation has [urged](#) Congress to ensure gaming small businesses qualify for PPP.

**Small businesses *and* non-profits who need a quick infusion of cash can also apply for Small Business Administration disaster loans that Congress has made available.** The *CARES Act* also allows a maximum \$10,000 one-time emergency advance to small businesses and nonprofits applying for SBA economic injury disaster loans (EIDLs). If you're worried about keeping up with current loan payments, the *CARES Act* includes \$17 billion so that the SBA can cover all loan payments for existing SBA borrowers for six months, including principal, interest, and fees. In addition, many banks and credit card companies have stated they are willing to work with small businesses to reduce fees or provide credit during this period. Small businesses should contact their bank for more information.

### **Does the *CARES Act* include relief for homeowners or renters?**

Homeowners in housing financed by federally-backed mortgages can get forbearance on their mortgage payments for at least six months, and they cannot be foreclosed on for 60 days. The *CARES Act* also provides the Department of Housing and Urban Development (HUD) with an additional \$17.4 billion in funding including monies for rent assistance, housing vouchers, public housing, and housing for the elderly. Many landlords and [lenders](#) are making other arrangements to work with renters and homeowners. Recently, Senators Cortez Masto and Rosen [announced](#) that the Department of Housing and Urban Development provided \$20,629,106 in *CARES Act* grants to Nevada communities, to be used to help people experiencing homelessness or families having trouble paying rent. Governor Steve Sisolak has also suspended evictions for the duration of Nevada's state of emergency.

### **Will the *CARES Act* help ease the medical supply shortages in Nevada?**

**The bill provides \$1 billion for the Defense Production Act, and the Administration can use this funding to immediately address shortages in personal protective equipment, ventilators, beds, diagnostic test kits, and other urgently-needed medical supplies and equipment, and engage in other essential activities during the COVID-19 emergency.** Additionally, the bill includes \$16 billion to replenish the Strategic National Stockpile supplies which are currently being distributed to State and local health agencies, hospitals and other healthcare entities. **Senator Cortez Masto will continue to fight to ensure Nevada gets the resources it needs.**

**Will the CARES Act provide additional support for hospitals battling the coronavirus?**

**The CARES Act makes available \$100 billion through the Public Health and Social Services Emergency Fund (PHSSEF) to help hospitals cover COVID-19 expenses and \$1.32 billion in supplemental funding for community health centers (CHCS).** The CARES Act also creates the opportunity for hospitals to receive accelerated payments in order to give providers a more reliable and stable cash flow to help maintain and support their workforce, buy essential supplies, and keep their doors open to care for patients. **The bill also includes \$3.5 billion in funding to help provide child care assistance to health care sector employees, emergency responders, sanitation workers, and other essential workers.**

**Will Nevada's state and local governments receive funding from the CARES Act?**

**The CARES Act includes \$150 billion in funding for local, state and tribal governments, with at least \$1.25 billion for Nevada.** This funding will provide immediate resources to impacted communities throughout our state and help Governor Sisolak meet the state's urgent response needs. **Of this funding, \$8 billion is directed to go to Tribal governments to protect Native communities.**