



Commandant of the Coast Guard Issue Paper

Subject: CGMA Programs during Coronavirus Pandemic

Background

This Issue Paper describes the Coast Guard Mutual Assistance programs designed to provide relieve to eligible recipients during the coronavirus pandemic.

Current Status

Using the disaster authority granted to us by the Board in 2017 for the Hurricane Season, CGMA has adapted the disaster relief policy for COVID-19 in the following ways.

- ❖ **Loss of Pay.** If a spouse loses their job temporarily due to closures or shutdowns related to the virus, loans of up to \$6000 are authorized. Members are restricted to requesting an amount equal to one month of normal pay which must be substantiated by a paycheck stub or other verification of income for the spouse.
- ❖ **Child Care Costs.** If a family is required to obtain childcare due to school closings, loans of up to \$6000 are authorized. Members are restricted to requesting one month's worth of the expected cost which must be verified by a letter or receipt from the provider.
- ❖ **Quarantine.** Members placed into a quarantine situation are authorized loans of up to \$6000. An opportunity to convert these to grants will be provided later (prior to collection). Grants will be granted only after a member has settled any and all claims with applicable agencies (USCG, Federal, State, etc.) Member should retain documentation from these periods. These grants will be limited to a maximum of \$4000 per family (\$2500 max for lodging related expenses and \$1500 max for food related expenses.)
- ❖ **Change/Cancellation Fee Reimbursement:** Although almost all airlines have agreed to waive change and/or cancellation fees during this period, it is not 100%. Therefore, CGMA will reimburse members for these costs incurred. This program may be used for any travel related cancellation or change fees (including hotels). It may not be used for forfeited deposits – only for **fees** charged to change or cancel the travel.
- ❖ **Voluntary Relocation.** For personnel residing in locations outside of the 50 states, where medical infrastructure is insufficient during this crisis, \$6000 in loans to CGMA eligible clients (active, reservists, civilian employees, retirees) to temporarily relocate to a safe environment. This program is focused primarily on Puerto Rico, but CGMA can consider applications from other locations if needed.

Next Steps / Action Items

1. CAG, CG-094, CG-092, CG-133, and CG-111 (Personal Financial Management Program) are collaborating on products to inform the workforce on the entire spectrum of financial assistance and entitlements that may be available due to the coronavirus pandemic, targeting the week of 30 March for release.
2. CGMA is updating their website to include the last two bullets above; currently the first three are visible to anyone who visits the site.