During a federal government shutdown, authorities will still enforce laws, respond to emergencies, and maintain our nation’s defense; however, a shutdown will significantly affect our daily lives.

A federal government shutdown distresses the entire nation, but it particularly affects regions like Metro Atlanta with significant numbers of individuals who rely upon or work in federal service. Being proactive and well informed is critical. Federal employees, retirees, and service members should consult with your management, understand guidelines, call banking institutions, and start preparing as soon as possible.

Depending on the length of federal employees’ furlough, issues like automated bill payments, retirement benefits, health care services, or pre-scheduled travel plans may develop into significant issues.

The Office of Personnel Management’s (OPM) website provides general guidance, but individuals should review the Office of Management and Budget’s Contingency Plan web page, which compiles agency guidance in the event of a federal government shutdown.

Consequently, I compiled this information to help you plan accordingly. It is the best available during a fluid and unacceptable situation. Please check my website for updates, and remember to contact federal agencies directly regarding specific issues. To assist, here are answers to some basic questions:

- Unemployment benefits
- Federal employee unemployment
- Federal employment pay
- Government contractors
- Social Security payments
- Veterans and military hospitals
- Veteran and military retirees
- EEOC claims
- Veterans’ benefits
- VA life insurance
- VA education benefits
- Federal retirees
- Medicare
- Food assistance
- Postal mail delivery
- Federal grants
- Federal courts
- Small business loans
- VA home loans
- New home purchases
- Home foreclosure
- Schools
- Immigration services
- National parks and monuments
Will unemployment benefits continue during a federal government shutdown?
- Yes. Unemployment compensation is a federal-State program administered by State agencies. In Georgia, the State provides the first 14-20 weeks of unemployment benefits. During a short-term, federal government shutdown, there should not be an interruption of benefits; however, there might be a delay in processing new applications. Individuals should check with your respective State agencies for information about specific concerns.

I am a federal employee. Am I eligible for unemployment benefits?
- Possibly. Federal employees may be eligible for Unemployment Compensation for Federal Employees (UCFE). States contribute to UFCE under the same terms and conditions as regular state unemployment compensation. Please contact state agencies regarding your eligibility for UCFE. Additional information is available [here](#).

Will federal employees receive pay for furloughed days?
- I hope so; I am a cosponsor of H.R. 4827, bipartisan legislation that ensures federal employees will receive retroactive pay when federal government operations resume.
- After the 1995, 1996, and 2013 government shutdowns, federal employees received compensation. Many Democratic Members continue to ask the Republican Leadership not to target federal employees; so far, they are noncommittal.
- When the full government operations recommence, federal employees should also look to OPM and your agency guidelines for answers to this question.

I am a government contractor. What should I expect?
- This is unclear. If you are a government contractor, you should discuss with your company’s management how their contract is structured. The fate of a government contractor depends largely on the agency with which their company contracts.
- Today, there are many contractors and different types of contract agreements. Unfortunately, in the 1995, 1996, and 2013 shutdowns, contractors did not receive compensation through retroactive legislation.

Will I receive my Social Security payments?
- Yes. The Social Security Administration will continue to process and mail checks, but new claims may not be processed. Staff furloughs may result in delays or failures to respond to questions and other inquiries.
- In local offices, you will not be able to request new or replacement Social Security cards, replace your Medicare card, or secure a proof of income letter from the Social Security Administration.
- Individuals should check Social Security [Online Services](#) for updates.
Will Veterans and military hospitals continue to operate?
- Yes. VA hospitals will likely remain open, but there may be service or benefit cuts.
- Similarly, the Military Health System (MHS) will continue to operate, as will the private sector under TRICARE. Patients should contact their hospitals or clinics to confirm appointments. There may be delays scheduling new appointments.
- Please note, however, that certain VA hotlines will cease to function.

I am a veteran and/or military retiree. Will I receive my pension?
- Yes. Agencies will deliver the next scheduled payments on February 1, 2018. If the shutdown is prolonged, VA staff furloughs may result in delays in processing future benefits and new claims.
- Additionally, the approaching debt-ceiling deadline will eventually affect the availability of funds to pay retirees.

What about my Equal Employment Opportunity Commission (EEOC) claim?
- In the event of a federal government shutdown, the EEOC staff will not answer questions or respond to correspondence. Mediations and public events will be cancelled.
- The EEOC will request litigation extensions from federal courts. Unfortunately, it is not known whether the courts will grant these requests.
- Federal sector hearings will be cancelled, and federal employee appeals of discrimination complaints will not be decided.
- Petitioners must file charges within requisite deadlines, however, investigations will not resume until the federal government reopens. You should keep copies of all submitted paperwork and ensure delivery receipt.
  - The address for the Atlanta Office is Sam Nunn Atlanta Federal Center, 100 Alabama Street, SW, Suite 4R30, Atlanta, Georgia 30303. The phone number is 1-800-669-4000.
- To inquire about the status of an existing charge, email info@eeoc.gov.

I am a disabled veteran. Will I receive my benefits on time?
- Most likely, yes. Claims processing and payments in the compensation, pension, education, and vocational rehabilitation programs should continue for the next few weeks.
- During a prolonged shutdown, agencies will suspend claims processing and payments once available funds are exhausted.
- VA staff furloughs may result in delays for new claims for disability compensation.
- Please note that certain VA call centers and hotlines will cease to function.
I receive Veterans Affairs (VA) life insurance payments. Can I expect to receive my VA life insurance payments on time?

- Maybe; it depends on who administers your VA life insurance program. You should contact your provider for information.
- For example, the shutdown should not affect related-death insurance payments administered by Servicemembers’ Group Life Insurance, but the shutdown may affect VA-administered life insurance programs.
- On a case-by-case basis, the Department of Veterans Affairs may process benefit claims related to deaths in order to avoid causing grieving families additional mental anguish.

I am a veteran student who receives benefits under the GI Bill or the Veterans Educational Assistance Program (VEAP). Will I continue to receive payments on time?

- Probably, but this depends on the length of the federal government shutdown. Veteran students, who receive monthly stipends under the GI bill, should continue to receive these payments. Please note that the length of the federal government shutdown may delay future monthly stipends.
- Any veteran educational benefits, which rely on reimbursement (i.e. by bills sent to the Department of Veterans Affairs), may experience delays in processing and payment.

I am a federal government retiree. Will I receive my pension?

- Yes. According to the OPM, federal retirees under the Civil Service Retirement System (CSRS) and Federal Employees Retirement System (FERS) will continue to receive their scheduled annuity payments on the first business day of the month.
- Effective on January 1, 1987, FERS includes most federal employees; the CSRS system generally covers federal workers hired before 1984.

I am on Medicare. Will I still be able to see my doctor?

- Yes, existing Medicare patients can still see their health care providers, and those providers will continue to submit bills and receive payment for their services.
- Unfortunately, new applicants may experience a delay during a shutdown.

I rely on food assistance programs to feed my family. What should I expect?

- In the short term, the following programs will continue operations, but the situation may change depending on the length of the shutdown:
  - The Supplemental Nutrition Assistance Program (SNAP) will continue operations and eligible households will still receive monthly benefits for February.
  - The Child Nutrition (CN) Programs, including School Lunch, School Breakfast, Child and Adult Care Feeding, Summer Food Service and Special Milk will continue operations into February.
Will my mail delivery continue?

- Yes. The U.S. Postal Service is self-funded, and 500,000 employees will continue to deliver mail.

I am applying for a federal grant. Do I need to meet the deadline?

- Yes. Grants.gov is operational; however, there are may be limited staff to provide assistance. You should always submit your grant application ahead of the deadline.

Are federal courts still open?

- Yes. Federal courts have enough funding to operate for a few weeks. This means, that unless otherwise advised, all proceedings and deadlines remain in effect as scheduled.
- Case Management/Electronic Case Files (CM/ECF) will remain in operation for the electronic filing of documents with courts.
- If the shutdown continues for an extended period, the federal Judiciary system will reassess available funds and operations.

I am a small business owner, who is currently waiting an SBA loan from the Small Business Administration. Will I still receive my loan on time?

- Delays are possible, but you should immediately contact your lender. If the SBA has already processed your loan guaranty then your lender should be able to disburse your loan funds to you in a timely manner. Businesses are likely to face delays if the SBA has not yet processed their loan guaranty approval. A shutdown will likely result in a suspension of SBS support services; consequently, businesses seeking SBA loans should contact their lender immediately as SBA support services are likely to be suspended during a shutdown. A short-term government shutdown should not affect loans from the Office of Disaster Assistance.

I am a veteran currently awaiting a VA home loan. Can I expect any delays?

- Unfortunately, there may be delays in processing VA home loan applications depending on the shutdown plan for the Department of Veterans Affairs.
- Please check the VA website for the most recent updates. The VA Home Loan hotline number is 1-888-244-6711.
I am in the middle of buying a home; what should I expect?

- You should contact your lender immediately.
- FHA may have staff reductions during the shutdown; as a result, there may be a delay processing FHA-insured loans. The length of the shutdown will affect the severity of any delays.
- HUD will have a limited number of employees to answer emergency questions during a shutdown. If you call or email field offices or headquarters’ staff, you may hear a voicemail or receive a return email indicating that the federal government is closed.
- All HUD regional, field offices, and headquarters will be closed. There will be exceptions for a limited range of activities.

I am facing foreclosure on an FHA-backed loan. Does the clock stop?

- No. Most loss mitigation for homeowners facing foreclosure (including FHA loan modifications, FHA-HAMP, etc.) will continue.
- For a variety of housing questions, the HUD/FHA Resource Center: (800) CALL-FHA (225-5342), and the HUD/FHA National Servicing Center: (877) 622-8525 will be available.

What will happen to schools – including colleges and universities?

- An extended shutdown could affect colleges, universities, school districts, and vocational rehabilitation agencies that depend on federal funds to support key services and programs.
- Pell Grants and Direct Student Loans should continue as normal; however, students should contact their specific college or university with specific questions about federal financial aid – including pending awards for incoming students.

I am a United States’ citizen living abroad. Will the local United States embassy be open?

- Yes. United States embassies will remain open to some degree, but U.S. citizens living abroad should prepare for delays in any application or processing requests as staff furloughs may occur.
- Please know that the U.S. Citizenship & Immigration Services (USCIS) uses fees to fund many operations and expects to continue with scheduled interviews and appointments. Please call 1-800-375-5283 for additional information.

Will I still be able to visit the national parks and monuments?

- Officials stated that the anticipated plan is to keep many national parks open for hiking, wildlife watching, snowshoeing and cross-country skiing. Open-air parks and monuments in Washington, D.C. will be open.
- Unfortunately, campgrounds, concessions, and other services that require National Park Service staff will not be open.