

Resources for Workers During Government Shutdown

Airport and Travel

A government shutdown wouldn't stop air travel, but it could make it worse. Federal Aviation Administration employees, such as air traffic controllers, and Transportation Safety Administration employees, like security screeners, would still be expected to report to work but not get paid. Aviation workers like air traffic controllers and TSA officers are federal employees, so they'll continue working at full capacity through the shutdown. Still, travelers should certainly plan while flying during this time. It is recommended that travelers arrive to the airport early in anticipation of longer wait times at airport security lines. To be on the safe side, follow the traditional rule of thumb: Arrive at least two hours before of departure time for a domestic flight and three hours ahead for an international flight. Treat the air travel process as if I was flying during a major holiday like Thanksgiving or Christmas.

Although flights will still be operating, there is one type of trip that experts say needs to be reconsidered: Visits to national parks, many of which will be shuttered for the length of the government's closure.

Aside from potential effects on day-to-day operations, the shutdown could have long-term implications. Passport processing, already facing major delays, will be "significantly impacted" while the government is closed. If you've got an overseas trip coming up this fall or winter, it could take even longer to get a new or renewed passport.

Online applications for TSA PreCheck are being accepted, but the Department of Homeland Security suspended Global Entry applications during the shutdown.

Officials stated that the anticipated plan is to keep many national parks open for hiking, wildlife watching, snowshoeing and cross-country skiing on a case-by-case basis. Open-air parks and monuments in Washington, D.C. will be open, but indoor facilities like the, the Smithsonian Institutes are closed. Unfortunately, campgrounds, concessions, and other services that require National Park Service staff will not be open.

I have been furloughed by my employer....

If your employer furloughs you because it does not have enough work for you, you are not entitled to take paid sick leave or paid expanded family and medical leave. However, you may be eligible for unemployment insurance benefits. Please contact your state unemployment insurance office for specific questions about your eligibility. You can find the contact information at <https://www.careeronestop.org/LocalHelp/UnemploymentBenefits/find-unemployment-benefits.aspx>.

More information about your eligibility when your employer does not have work for you or is shut down:

[If my employer is open, but furloughs me on or after April 1, 2020 \(the effective date of the FFCRA\), can I receive paid sick leave or expanded family and medical leave?](#)

[If my employer closes my worksite on or after April 1, 2020 \(the effective date of the FFCRA\), but tells me that it will reopen at some time in the future, can I receive paid sick leave or expanded family and medical leave?](#)

[If my employer closes my worksite while I am on paid sick leave or expanded family and medical leave, what happens?](#)

Link To Unemployment Benefits By State

Federal Courts

At the last risk of a federal government furlough: The federal courts will be able to remain open and continue operations for at least two weeks should Congress fail to pass legislation to avert a government shutdown in a decade. I haven't seen anything for the upcoming November deadline.

Will federal employees receive pay for furloughed days?

- When the full government operations recommence, federal employees should also look to OPM and agency guidelines for answers to this question.
 - The [Office of Personnel Management](https://www.opm.gov/policy-data-oversight/pay-leave/furlough-guidance/#url=Shutdown-Furlough) (OPM) Furlough Guidance and Resources for Federal Agencies and Employees from OPM: <https://www.opm.gov/policy-data-oversight/pay-leave/furlough-guidance/#url=Shutdown-Furlough>
 - Defense Civilian Personnel Advisory Service: <https://www.dcpas.osd.mil/policy/compensation/furlough>
- Federal employees may send a letter to their creditors or mortgage lenders explaining their lapse of pay once they have already explained the situation over the phone. Sample letters from the Office of Personnel Management can be found here: [Letter Examples](#)
- OPM has prepared sample letters to creditors, mortgage companies and landlords for use by employees that need to make payment arrangements due to the lapse of appropriations. Please see attached. This afternoon, we provided these sample letters to agency chief human capital officers and HR directors to make available to employees. These letters are also available on OPM's webpage at: <http://www.opm.gov/policy-data-oversight/pay-leave/furlough-guidance/sampleletters-for-creditors-mortgage-companies-and-landlords.doc>

I am a federal employee. Am I eligible for unemployment benefits?

- In the event of a Federal government shutdown, Federal employees may be eligible for Unemployment Compensation for Federal Employees (UCFE). The UCFE program is administered by state unemployment insurance (UI) agencies acting as agents of the Federal government. The program is operated under the same terms and conditions that apply to regular state UI. In general, the law of the state in which an individual's official duty station in Federal civilian service is located will be the state law under which an individual's eligibility for benefits is determined. [Unemployment Benefits By State](#)
- Federal employees who are furloughed are eligible for unemployment compensation in some states. But in many cases, they must return the money once they receive back pay.
- Federal News Network
[A Furloughed Federal Employee's Guide to Filing for Unemployment During the Shutdown](#)
- [SF-8 Notice to Federal Employee About Unemployment Insurance](#)

Will I still maintain my federal health care?

- Furloughed federal workers will maintain their coverage under the Federal Employees Health Benefits Program during a lapse in appropriations. Premiums accrue over the course of a shutdown, and then are taken out of employees' first paycheck after the government reopens.
- And employees enrolled in the Federal Employees Dental and Vision Insurance Program will also maintain their coverage, with unpaid premiums being withheld from their first post-lapse paycheck. In previous shutdowns, if the lapse persisted for longer than two pay periods, insurance carriers could allow those employees' policies to lapse.
- Additionally, federal employees can now make changes to their insurance plans due to significant life events during a shutdown. OPM regulations issued in 2020 clarified that agency HR employees, previously furloughed during lapses in appropriations, are deemed essential for the purposes of handling FEHBP enrollments.

Will my Tricare coverage be suspended?

- The Defense Health Agency has authorized its TRICARE contractors to continue delivering health care to its 9.4 million beneficiaries. TRICARE beneficiaries seeking medical care from private providers should feel no significant effects. Care at military hospitals and clinics would remain largely unaffected. The TRICARE website includes current information about the impact of the shutdown on TRICARE health plans and military hospitals and clinics.

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. <https://www.pillsburylaw.com/en/news-and-insights/government-shutdown-contractors.html>
- During previous government shutdowns, government agencies and departments issued stop-work orders, grinding work on government projects and contracts to a halt. Contractors were then faced with the difficult task of remaining in compliance with their obligations to their employees while work and funding for those contracts has ceased. <https://www.governmentcontractorcomplianceupdate.com/2023/09/27/potential-government-shutdown-what-every-federal-contractor-needs-to-know-2/>
- Today, there are many contractors and different types of contract agreements. Unfortunately, in many previous shutdowns, contractors did not receive compensation through retroactive legislation.

What is the impact on state and local services?

- The federal government shutdown will not immediately affect any state or local services. However, with federal funding cut off, some state or local governments may have to change their operations. Check with state and local agencies for specific questions.

Will I receive my Social Security payments?

- Yes. If the federal government shuts down, numerous publicly funded agencies will stop work and their employees won't be paid, but Social Security checks will still go out. Social Security is considered a mandatory program, and it isn't funded by the shorter-term appropriations bills passed by Congress and signed by the president. That means its operations and funding don't stop when the government shuts down.
- Medicare and Veterans Affairs benefits also continue to be distributed during a shutdown.

Which VA services will continue during the furlough?

- Veteran medical care and critical services within the Veterans Health Administration (VHA) will continue, as they are financed with other-than-annual appropriations.
- The Veterans Benefits Administration (VBA) will continue various benefit functions, such as Education Benefit Claims processing and payments, insurance processing, loan guaranty programs, Veteran Readiness and Employment payment processing, VBA National Call Centers (except for Education), Compensation and Pension Claims processing and payments, Decision Review Operations Centers and management.
- The National Cemetery Administration (NCA) will continue to inter veterans and eligible family members, schedule burials and determine eligibility, process applications for headstones and markers, and update electronic files to ensure timely termination of benefits and next of kin notification of possible entitlement to survivor benefits.
- The Board of Veterans' Appeals (BVA) will continue to render appellate decisions on veterans' benefits cases and hold hearings to consider arguments and evidence related to those cases.
- VA compensation and pension benefits and education benefits are funded with other-than-annual appropriations, and the processing of appeals related to the timely and accurate payment of these entitlement benefits to or on behalf of veterans and their dependents is necessary by implication.

- The Veterans Experience Office (VEO) will maintain call center operations for MyVA411 and the PACT Act Contact Center as necessary to prevent disruption to mandatory VA benefit programs and to protect the health and safety of veterans relying on accessible health care through VHA..
- The Board of Veterans' Appeals will continue decisions on Veterans' cases.
- VA Contact Centers (1-800-MyVA411) and the Veterans Crisis Line (Dial 988, Press 1) are open 24/7.

Which veterans' services will unavailable during the shutdown?

- VA will not provide Veteran career counseling or transition assistance program activities.
- The GI Bill Hotline will be closed.
- VA benefits regional offices will be closed.
- VA will cease public affairs and outreach to Veterans.
- VA will not permanently place headstones or maintain the grounds at VA national cemeteries.
- VA will not process applications for pre-need burials.
- VA will not print new presidential memorial certificates.

I am a federal and/or military retiree. Will I receive my pension?

- Yes. Retired federal workers would still receive their retirement income during a government shutdown. That's because Congress doesn't have to approve the funding for federal retirement payments annually. Retirement annuity payments fall under the "mandatory" category of government spending.
- Military retirees were to still receive their regular pension checks in the event of a shutdown, as were those receiving a Survivor Benefit Plan (SBP) payment. That's because those funds were paid from a different account that was not impacted by the annual funding bill Congress had yet to pass.
- Processing new applications or other requested changes will be delayed.

I am a disabled veteran. Will I receive my benefits on time?

- Yes. Congress fully funded the U.S. Department of Veterans Affairs.

I receive Veterans Affairs (VA) life insurance payments. Can I expect to receive my VA life insurance payments on time?

- Yes. Congress fully funded the U.S. Department of Veterans Affairs.

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?

- Yes. Congress fully funded the U.S. Department of Veterans Affairs.

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

- The good news is there would likely be minimal impacts on VA lending if the government shuts down on November 18. Lenders would still be able to order appraisals, obtain a borrower's Certificate of Eligibility, submit the VA Funding Fee and more.
- In short, Veterans would still be able to use their home loan benefit to buy a home or refinance an existing mortgage.
- During the last government shutdown in 2018-2019, some lenders reported issues obtaining documentation or verifications for prospective borrowers. Veterans United was able to troubleshoot issues with the VA and other stakeholders and find solutions to keep our Veteran borrowers on track.
- The Federal Housing Administration (FHA) will stop insuring some new mortgages and the Department of Housing and Urban Development (HUD) will stop processing some new loans. The Department of Agriculture (USDA) will stop new loan and loan guarantee activity.
- Funding for federal housing assistance programs, such as Housing Choice Vouchers, may be jeopardized in a prolonged shutdown. For more information from the NHLP and NLIHC, [click here](#).

Will Medicare and Medicaid benefits be affected?

- Current Medicare, Medicaid, and disability insurance beneficiaries will continue to receive their benefits assuming a shutdown lasts less than three months.
- Existing Medicare patients can still see their healthcare providers, and those providers will continue to submit bills and receive payment for their services.

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

- Supplemental Nutrition Assistance Program (SNAP) recipients should expect to receive their monthly allotment and retailers will continue to accept SNAP benefits. SNAP applications and the ability for employees at the U.S. Department of Agriculture to send out new benefits could be affected by a shutdown. If the shutdown lasts more than 30 days, there could be bigger impacts on the program. Other nutrition programs, such as the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC), may only continue at the state and local level while resources remain available.

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

- Yes. According to Office of Personnel Management, 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.
- Like retiree pay, VA disability pay, and GI Bill payments were both funded through different legislation. For that reason, those checks were not to be affected.

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

- The partial government shutdown affects the SBA. Delays are possible, but you should immediately contact your lender. If the SBA has already processed your loan guaranty 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 many small business services support services; consequently, businesses seeking SBA loans should contact their lender immediately as SBA support services are likely to be suspended during a shutdown.
- The Small Business Administration (SBA) will stop processing new business loans, such as through the 7(a) and 504 programs..
- However, SBA's Disaster Loan Program will continue regular operations. For more information from the House Committee on Small Business, click [here](#)

I am in the middle of buying a home. What should I expect?

- Unfortunately, the Department of Housing and Urban Development is included in the partial government shutdown, and you should contact your lender immediately.
- The Federal Housing Administration (FHA) urged mortgagees and lenders [to be sensitive to approved borrowers](#), which includes requests for late fee waivers and the suspension of credit reporting on affected borrowers.
- 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 and will not be able to answer case specific questions. The HUD/ FHA Information Resources Center may be reached at (800) CALL-FHA (1-800-225-5342) or answers@hud.gov.
- 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. The HUD public resource information line is 1-866-INFO HUD (1-866-463-6483).

What Happens If You Lose Your Job Right Before Closing on a Mortgage?

- If you're purchasing a home. Without a steady check in your future, you probably don't want the added burden of a new loan. Having the job loss occur while getting the loan — although painful to no end — may feel like fortunate timing after a few months.
- If you're refinancing. Even a refinance with a lower payment is likely to be at risk of closing with an employment interruption. There's little chance that your loan will "slip through the cracks" without the lender becoming aware of your employment situation.
- In most cases, unemployment income can't be counted toward mortgage qualification.

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 can still make payments during a shutdown. However, it may only be for a limited time — as long as funds are still available. Students should contact their specific college or university with specific questions about federal financial aid — including pending awards for incoming students.
- The Department of Education will continue to issue loans and process Free Application for Federal Student Aid (FAFSA) applications. If you have federal student loans, you should continue to make your payments on time.
- Keep in mind that when applying for the FAFSA or seeking financial aid, a government shutdown could delay the process. New loans will be reviewed and processed, but a government shutdown could slow things down.