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* Disclaimer: Despite valid fears surrounding COVID-19, this letter does not offer any protection against termination. As Nevada is a Right-to-Work state, an employee may be terminated by his or her employer for any reason not protected under Federal Law. Please exercise due care before sending any correspondence to your employer and consult any attorney before doing so.

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LETTER FOR MORTGAGE LENDER

[INSERT DATE]

Re: [INSERT YOUR ADDRESS]

To whom it may concern:

The world is living amidst unprecedented times. Events beyond our control have served as a catalyst for the economy to entirely halt. The subsequent fallout of COVID-19 has been devastating to businesses and employees alike, initiating tremendously challenging days. Due to the global pandemic, on March 29th, 2020, Governor Sisolak issued and signed a Declaration of Emergency Directive 008.

Section one of this Emergency Directive reads as follows, *“No lockout, notice to vacate, notice to pay or quit, eviction, foreclosure action or other proceeding involving residential or commercial real estate based upon a tenant or mortgagee’s default of any contractual obligations imposed by a rental agreement or mortgage may be initiated under any provision of Nevada law effective March 29, 2020, at 11:59 p.m., until the state of emergency under the March 12, 2020 Declaration of Emergency terminates, expires, or this Directive is rescinded by order of the Governor. This provision does not prohibit the eviction of persons who seriously endanger the public or other residents, engage in criminal activity, or cause significant damage to the property.”*

Additionally, the community understands that Governor Sisolak clarified that this is not “free rent” and that the public remains obligated to pay our mortgage under Nevada law. Ultimately, the owner(s) of the home would like to discuss options that will allow them to honor the agreement with you while simultaneously providing the flexibility required to prioritize the feeding and well-being of families.

Please let us know if you are providing any assistance such as: payment forbearance, interest and/or payment reduction, etc. during this difficult time.

It is our sincerest desire to outline a mutually beneficial resolution for all parties in order to survive COVID-19, together.

Therefore, if you are amenable to such an agreement, please contact me at: [INSERT EMAIL]

Thank you for your anticipated cooperation in this matter.

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

[INSERT YOUR NAME]

LETTER FOR LANDLORD

[INSERT DATE]

Re: [INSERT YOUR ADDRESS]

To whom it may concern:

The world is living amidst unprecedented times. Events beyond our control have served as a catalyst for the economy to entirely halt. The subsequent fallout of COVID-19 has been devastating to businesses and employees alike, initiating tremendously challenging days. Due to the global pandemic, on March 29th, 2020, Governor Sisolak issued and signed a Declaration of Emergency Directive 008.

Section one of this Emergency Directive reads as follows, *“No lockout, notice to vacate, notice to pay or quit, eviction, foreclosure action or other proceeding involving residential or commercial real estate based upon a tenant or mortgagee’s default of any contractual obligations imposed by a rental agreement or mortgage may be initiated under any provision of Nevada law effective March 29, 2020, at 11:59 p.m., until the state of emergency under the March 12, 2020 Declaration of Emergency terminates, expires, or this Directive is rescinded by order of the Governor. This provision does not prohibit the eviction of persons who seriously endanger the public or other residents, engage in criminal activity, or cause significant damage to the property.”*

Additionally, the community understands that Governor Sisolak clarified that this is not “free rent” and that the public remains obligated to pay rent/mortgage under Nevada law. Ultimately, the renters of the home would like to discuss options that will allow them to honor the agreement with you while simultaneously providing the flexibility required to prioritize the feeding and well-being of families.

It is our sincerest desire to outline a mutually beneficial resolution for all parties in order to survive COVID-19, together.

Therefore, if you are amenable to such an agreement, please contact me at [INSERT NUMBER].

Thank you for your anticipated cooperation in this matter.

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

[INSERT YOUR NAME].

LETTER FOR EMPLOYER

[INSERT DATE]

Re: [NAME OF YOUR EMPLOYER]

To whom it may concern:

The world is living amidst unprecedented times. Events beyond our control have served as a catalyst for the economy to entirely halt. The subsequent fallout of COVID-19 has been devastating to businesses and employees alike, initiating tremendously challenging days.

Due to the global pandemic, our Governor has issued a stay-at-home order for employees deemed “non-essential” by the State. Thankfully, some such as myself have the ability to continue to work.

However, given the ease of contracting this virus and the real potential of spreading this illness to loved ones, thus cause irreparable damage, I have grave concerns with continuing to work while the Governor’s Emergency Declaration is still active.

To that end, I am requesting that you, as my employer, provide the adequate gear to minimize my risk of contracting COVID-19. I understand there is still a chance I can become infected with this disease but I believe that certain safeguards such as gloves, masks and social distancing would significantly lower my chances of infection.

If you are unwilling or unable to provide the aforementioned safeguards, we ask that you let me know in writing.

We thank you for your willingness to work with us on this matter and for taking our concern for our safety seriously.

Sincerely,

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

[INSERT YOUR NAME].

LETTER FOR MONTHLY SUBSCRIPTIONS

[INSERT DATE]

Re: [INSERT SUBSCRIPTION SERVICE] | [INSERT ACCOUNT NUMBER]

To whom it may concern:

The world is living amidst unprecedented times. Events beyond our control have served as a catalyst for the economy to entirely halt. The subsequent fallout of COVID-19 has been devastating to businesses and employees alike, initiating tremendously challenging days.

Due to the global pandemic, our Governor has issued a stay-at-home order for employees deemed “non-essential” by the State. Unfortunately, this has had a direct impact on our ability to work and earn a living, resulting in a steep decline of revenue for myself and my family.

We understand our obligation to pay what we owe and we have every intention of doing so. We are therefore respectfully requesting information on any type of assistance you may have available for those, such as myself, that are struggling to make ends meet.

If your company does provide assistance during these trying times, we respectfully request any information on whether there will be a penalty or interest accrued during the period of assistance.

It is our sincerest desire to outline a mutually beneficial resolution for all parties in order to survive COVID-19, together.

Therefore, if you are amenable to such an agreement, please contact me at [INSERT NUMBER] and/or [INSERT EMAIL].

Thank you for your anticipated cooperation in this matter.

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

[INSERT YOUR NAME]

LETTER FOR CREDIT CARD COMPANIES

[INSERT DATE]

Re: [CREDIT CARD COMPANY] | [INSERT ACCOUNT NUMBER]

To whom it may concern:

The world is living amidst unprecedented times. Events beyond our control have served as a catalyst for the economy to entirely halt. The subsequent fallout of COVID-19 has been devastating to businesses and employees alike, initiating tremendously challenging days.

Due to the global pandemic, our Governor has issued a stay-at-home order for employees deemed “non-essential” by the State. Unfortunately, this has had a direct impact on our ability to work and earn a living, resulting in a steep decline of revenue for myself and my family.

We understand our obligation to pay what we owe and we have every intention of doing so. We are therefore respectfully requesting information on any type of assistance you may have available for those, such as myself, that are struggling to make ends meet.

Any assistance available such as: payment forbearance, interest reduction, lower monthly payments, etc. would be greatly helpful.

It is our sincerest desire to outline a mutually beneficial resolution for all parties in order to survive COVID-19, together.

Therefore, if you are amenable to such an agreement, please contact me at [INSERT NUMBER] and/or [INSERT EMAIL].

Thank you for your anticipated cooperation in this matter.

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

[INSERT YOUR NAME]

LETTER TO THE INTERNAL REVENUE SERVICE

[INSERT DATE]

Re: [INSERT YOUR NAME] | [YOUR ACCOUNT NUMBER] | Internal Revenue Service

To whom it may concern:

The world is living amidst unprecedented times. Events beyond our control have served as a catalyst for the economy to entirely halt. The subsequent fallout of COVID-19 has been devastating to businesses and employees alike, initiating tremendously challenging days.

Due to the global pandemic, our Governor has issued a stay-at-home order for employees deemed “non-essential” by the State. Unfortunately, this has had a direct impact on our ability to work and earn a living, resulting in a steep decline of revenue for myself and my family.

We understand our obligation to pay what we owe and we have every intention of doing so. We are therefore respectfully requesting information on any type of assistance you may have available for those, such as myself, that are struggling to make ends meet.

Any assistance available such as: payment forbearance, interest reduction, lower monthly payments, etc. would be greatly helpful.

It is our sincerest desire to outline a mutually beneficial resolution for all parties in order to survive COVID-19, together.

Therefore, if you are amenable to such an agreement, please contact me at [INSERT NUMBER], [INSERT ADDRESS], [INSERT EMAIL].

Thank you for your anticipated cooperation in this matter.

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

[INSERT YOUR NAME]

LETTER FOR CAR LOAN LENDER

[INSERT DATE]

Re: [INSERT YOUR NAME] | [INSERT CAR LENDER] | [INSERT ACCOUNT NUMBER]

To whom it may concern:

The world is living amidst unprecedented times. Events beyond our control have served as a catalyst for the economy to entirely halt. The subsequent fallout of COVID-19 has been devastating to businesses and employees alike, initiating tremendously challenging days.

Due to the global pandemic, our Governor has issued a stay-at-home order for employees deemed “non-essential” by the State. Unfortunately, this has had a direct impact on our ability to work and earn a living, resulting in a steep decline of revenue for myself and my family.

We understand our obligation to pay what we owe and we have every intention of doing so. We are therefore respectfully requesting information on any type of assistance you may have available for those, such as myself, that are struggling to make ends meet.

Any assistance available such as: payment forbearance, interest reduction, lower monthly payments, etc. would be greatly helpful.

It is our sincerest desire to outline a mutually beneficial resolution for all parties in order to survive COVID-19, together.

Therefore, if you are amenable to such an agreement, please contact me at [INSERT NUMBER] and/or [INSERT EMAIL].

Thank you for your anticipated cooperation in this matter.

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

[INSERT YOUR NAME]

FREQUENTLY ASKED QUESTIONS

(PREGUNTAS FREQUENTES)

Pregunta #1: ¿Que debo de hacer si tengo custodia compartida con mi ex?

Respuesta: Debe de hacer todo lo posible para seguir el decreto de la corte. Si usted cree que no seguir el decreto puede resultar en peligro para usted, sus niños o su ex, por favor llame al 311 para obtener consejo de la policía. Por favor consulte con un abogado antes de hacer cualquier decisión.

Pregunta #2: La corte me dijo que tengo que pagar manutención de niño pero perdí mi trabajo por el virus. ¿Tengo que seguir pagando aunque no tengo trabajo?

Respuesta: Sabemos que está en una situación difícil, pero si tiene que seguir pagando. Sin una modificación por la corte o acuerdo entre usted y su ex en escrito, necesita seguir haciendo pagos de manutención de niños. Por favor consulte con un abogado antes de hacer cualquier decisión.

Pregunta #3: ¿Tengo una fecha de corte criminal, bancarrota o de tráfico, todavía me tengo que presentar?

Respuesta: Muchas de las cortes están cerradas y están continuando muchos de los casos. Por favor hablen con un abogado antes de hacer cualquier decisión. Un abogado puede encontrar su caso en la red y decirle si tiene una nueva fecha.

Pregunta #4: ¿Tengo una fecha de inmigración con un oficial o juez, todavía me tengo que presentar?

Respuesta: El departamento de USCIS esta físicamente cerrado corrientemente y la corte de inmigración varía dependiendo del tipo de caso. Por favor hable con un abogado para obtener la información más corriente y para determinar si se tiene que presentar o si su fecha ha sido cambiada por la corte.

Pregunta #5: ¿Puedo colectar desempleo?

Respuesta: Depende. Solo personas con seguros buenos pueden obtener desempleo. El gobierno federal expandió el desempleo para gente que trabajan para su propia cuenta y muchos más. Pueden llamarnos al (702) 444-7777 para más información.

Pregunta #6: ¿Tengo más preguntas y no sé qué hacer?

Respuesta: Puede llamar a Eric Palacios y Asociados al (702) 444-7777 y con mucho gusto le trataremos de asesorar en lo que podamos.

**Guía de Información y orientación sobre sus derechos debido a Covid19**

**Las Oficinas Legales de Eric Palacios y Asociados le están proporcionando esta guía informativa en respuesta al brote de coronavirus (COVID-19). Estamos trabajando junto con la comunidad proporcionando esta guía que incluye información y recursos importantes como información de contacto a agencias** **importantes como el departamento de desempleo y el departamento de Seguro Social.**

**Además, esta guía le proporcionará una breve pero detallada explicación de sus derechos, deberes y opciones en caso de que esté experimentando una dificultad financiera debido a esta pandemia. Si tiene preguntas adicionales con respecto a los temas tratados, no dude en ponerse en contacto con nosotros, estamos aquí para ayudarle. 702-444-7777**

.

# ¿QUE PUEDO HACER SI ME DESPIDIERON DEL TRABAJO O SI REDUJIERON MIS HORAS DE TRABAJO?

La pérdida temporal o interrupción del trabajo le da derecho a recursos que ayudarán a que su situación del trabajo solicite programas como beneficios de desempleo, estampillas para la comida (SNAP) y Medicaid.

**Desempleo**: Para calificar para el desempleo, la persona debe tener un número de seguro social válido. El desempleo se ofrece ahora incluso a las personas que son trabajadores por cuenta propia o contratistas (W-1099). **¡La forma más fácil y rápida es presentar su solicitud en línea!**

**Cómo solicitar el desempleo en Nevada:**

* Visite el sitio web del Departamento de Empleo, Capacitación y Rehabilitación de Nevada (DETR) Para presentar en línea (método más rápido): **http://ui.nv.gov/css.html**
* El centro de llamadas está abierto de lunes a viernes de 8 a.m. a 8 p.m. y está disponible en inglés y español.
  + En el sur de Nevada: 702-486-0350
  + En el norte de Nevada: 775-684-0350
  + En la zona rural de Nevada y para los afectados fuera del estado: 888-890-8211

**Estampillas de Comida (Programa Suplementario de Asistencia Nutricional o SNAP):**

* + SNAP está disponible para personas que están desempleadas o trabajan tiempo parcial o reciben salarios bajos, ancianos y discapacitados con bajos ingresos y personas sin hogar.
  + Puede solicitar beneficios de SNAP en línea o puede ir a una oficina local de bienestar para recoger y presentar la solicitud. La aplicación se puede enviar por correo o por fax a la oficina local. Las aplicaciones también se pueden imprimir desde el sitio web o puede solicitar que le envíen una solicitud por correo.
    - Para presentar en línea debe registrarse o tener una cuenta de Access Nevada. Para empezar, vaya a: https://dwss.nv.gov/Apply/APPLY/
    - Hay 10 oficinas de bienestar en el sur de Nevada. Para encontrar el más cercano a usted, visite: https://dwss.nv.gov/Contact/Welfare Oficinas del Distrito-Sur/ District

# ¿QUE DEBO HACER SI NO PUEDO PAGAR MIS DEUDAS COMO LAS TARJETAS DE CRÉDITO, CARRO O RENTA?

**CONTACTE A SU BANCO HIPOTECARIO O PRESTAMISTA DE CRÉDITO, COMO AUTO Y TARJETAS DE CRÉDITO PARA AVERIGUAR SI LOS PAGOS PUEDEN SER TEMPORALMENTE SUSPENDIDOS.**

Prioridades: Si no hay suficiente dinero para pagar todas sus facturas, haga todo lo posible para asegurarse de tener suficientes fondos para alimentos y vivienda.

Muchos prestamistas y propietarios están trabajando con sus clientes e inquilinos y algunos de ellos están ofreciendo suspender temporalmente sus pagos mensuales o proporcionar un plan de pago si la persona necesita más tiempo.

Dependiendo de su prestamista/propietario, es posible que tenga que presentar una solicitud formal de asistencia. Es posible que pueda presentar la solicitud en línea o poniéndose en contacto con ellos por teléfono.

**Las siguientes instituciones están proporcionando ayuda a sus clientes que enfrentan dificultades durante el brote de COVID-19. Comuníquese con su institución directamente para recibir la información mas actualizada y disponible.**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Bank of America**  **1 (800) 432-1000**  \*El correo electrónico no está disponible. Para obtener acceso tiene que entrar a su cuenta de banco. | **Capital One**  **1 (877) 383-4802**  **sales@capitalone360.com** | **Chase**  **1 (800)-935-9935**  \*El correo electrónico no está disponible. Para obtener acceso tiene que entrar a su cuenta de banco. | **Citibank –**  **1 (800) 374-9700**  \*El correo electrónico no está disponible. Para obtener acceso tiene que entrar a su cuenta de banco. | **Fifth Third Bank –**  **1 (800) 972-3030**  \*El correo electrónico no está disponible. Para obtener acceso tiene que entrar a su cuenta de banco. |
| **PNC Bank**  **1 (888) 762-2265**  \*El correo electrónico no está disponible. Para obtener acceso tiene que entrar a su cuenta de banco. | **Truist-SunTrust and BB&T) –**  **1 (800) 226-5228**  \*El correo electrónico no está disponible. Para obtener acceso tiene que entrar a su cuenta de banco. | **US Bank –**  **1 (800) 872- 2657**  \*El correo electrónico no está disponible. Para obtener acceso tiene que entrar a su cuenta de banco. | **Wells Fargo**  **1 (800) 869-3557**  \*El correo electrónico no está disponible. Para obtener acceso tiene que entrar a su cuenta de banco. | **Fannie Mae or Freddie Mac**  **1 (800) 232-6643**  \*El correo electrónico no está disponible. Para obtener acceso tiene que entrar a su cuenta de banco. |

# NÚMEROS DE CONTACTO PARA PROVEEDORES DE SERVICIOS

Nota: La mayoría de las empresas de servicios públicos y/o empresas ofrecen descuentos, si lo desea específicamente. Es mejor comunicarse con cada proveedor individualmente y verificar cualquier ayuda que puedan ofrecer.

* **NV Energy:** para hablar con un representante de servicio al cliente sobre las opciones de pago.
* Sur de Nevada: 702-402-5555
* Norte de Nevada: 775-834-4444
* **Southwest Gas:** ofrece opciones de pago y programas para aquellos afectados por COVID-19.
  + Llame a Asistencia al Cliente al 877-860-6020
  + Para obtener información sobre todos los programas, visite: [www.swgas.com](http://www.swgas.com)
* **Southern Nevada Water Authority** de Las **Vegas** trabajará con los clientes que enfrentan dificultades financieras. Llame al 702-870-4194 para obtener información.
* **Cox Communications:** está implementando cambios para apoyar y ofrecer ayuda para los clientes residenciales, incluyendo no cobrar recargos y la suspensión temporal del servicio. Para obtener información actualizada de Cox, visite: https:// newsroom.cox.com /index.php
* **AT&T** trabajará con los clientes afectados por COVID-19. Llame al 800-288-2020 para obtener ayuda.
* **Century Link** – no está cobrando recargos temporalmente por pagos atrasados y no suspenderá los servicios de los clientes o de pequeñas empresas debido a circunstancias financieras relacionadas con COVID-19.
* **Frontier Communications** - se compromete temporalmente a no suspender los servicios para cualquier cliente residencial o de pequeña empresa debido al impacto como resultado de las interrupciones de COVID-19.
* **Verizon**-se ha comprometido temporalmente a no cancelar los servicios para ningún cliente residencial o de pequeña empresa debido a la falta de pago como resultado de las interrupciones de COVID-19.
* **T-Mobile**-los clientes que tienen un teléfono celular tendrán temporalmente datos ilimitados y recibirán 20 GB adicionales de servicios hotspot.

# PREGUNTAS Y RESPUESTAS CON RESPECTO A ARRENDADORES Y PAGOS DE HIPOTECA Y RENTA

Conozca sus derechos durante la pandemia COVID-19. Por el momento, incluso si ha perdido sus pagos de alquiler/ hipoteca, los procesos de desalojo se suspenderán para ayudar con este desastre.

**ES IMPORTANTE RECORDAR QUE USTED ES RESPONSABLE DE PAGAR SU ALQUILER/HIPOTECA. LAS SUSPENSIONES O APLAZAMIENTO ACTUALES NO SIGNIFICAN QUE NO TIENE QUE PAGAR ALQUILER. INCLUSO SI UN ARRENDADOR O INSTITUCION FINANCIERA HACE ARREGLOS INDIVIDUALES, CUALQUIER PAGO ATRASADO QUE DEBE, TODAVIA SE TENDRIA QUE PAGAR EN EL FUTURO.**

# ¿Aplica la suspensión de desalojo en mi caso?

Si alquila la propiedad en Las Vegas, North Las Vegas, Henderson, Reno, Sparks, Mesquite, o Wadsworth, entonces las suspensiones de desalojo si aplicaran.

# ¿Cuánto durará la suspensión de desalojo?

Las suspensiones duran 30 días, pero la fecha de inicio es diferente para cada ciudad. Las fechas de inicio de cada ciudad están a continuación. Cuando termine la suspensión, la corte revisarán la suspensión, y podrán decidir si la extienden o se terminara. Manténgase informados en su área en la corte para averiguar si la suspensión es extendida o terminada.

Estas son las fechas **de inicio** de cada ciudad:

Las Vegas: 17, de marzo de 2020

Norte de Las Vegas: 17de marzo de 2020

Henderson: 17 de marzo de 2020

Reno: 18 de marzo de 2020

Chispas: 18 de marzo de 2020

Mesquite: 18 de marzo de 2020

**\*Nota: El gobernador ha dicho que la suspensión se va mantener hasta que el levante la declaración de emergencia.**

# ¿Tengo que pagar mi renta durante la suspensión de desalojo?

Si usted puede pagar su alquiler durante la suspensión, usted debe hacerlo. Sin embargo, si usted no puede pagar su alquiler porque perdió su trabajo o otra razón, su arrendador técnicamente no puede desalojarlo durante el tiempo de suspensión.

**¿Me cobrarán recargos durante la suspensión del desalojo?**

Depende de su arrendador, pero un arrendador puede cobrar un máximo del 5% de su alquiler por recargos. ¿Qué debo hacer si ya sé que no puedo pagar mi alquiler el mes que viene? Hable con su arrendador. Hágale saber por lo que está pasando. Traiga pruebas de que fue despedido y cualquier otro gasto necesario que tenga que pagar. Pregunte si están dispuestos a trabajar con usted y obténgalo por escrito.

**¿Debería pagar mi alquiler si tengo otros gastos que también necesitan ser pagadas?**

La forma en que gasta su dinero debe ser en orden de prioridad. Los alimentos, los medicamentos, los servicios públicos y la vivienda tienen la mayor prioridad. Ciertas utilidades están ofreciendo programas durante la crisis, así que asegúrese de consultar con cada utilidad para aprender acerca de sus opciones. No pague con tarjeta de crédito ni facturas médicas antes del alquiler. Consulte la tabla de contenido para encontrar la sección de información sobre las utilidades.

**Cuando termine la suspensión ¿voy a deber todo lo que no pague?**

A partir de la fecha de esta guía informativa, no hay un plan de perdón de alquiler en Nevada. Eso significa que usted debe renta por todos los meses que podría haber omitido durante el período de suspensión de desalojo.

**¿Qué sucede si recibo un aviso de desalojo durante la suspensión?**

No vaya a su corte local para presentar una respuesta, incluso si el aviso dice que debe. Si alquila en Las Vegas, North Las Vegas o Henderson, no es necesario presentar una respuesta durante la suspensión. Puede hacerlo después.

**¿Puedo ser desalojado por cualquier motivo durante la suspensión?**

La suspensión de desalojo se entiende generalmente como que usted no será desalojado durante la suspensión por no poder pagar su alquiler. Sin embargo, ciertas actividades del inquilino, como ser daño a la propiedad o romper las reglas, lo pueden llevar a un desalojo a pesar de esta suspensión.

**¿Mi arrendador todavía tiene que arreglar cosas alrededor de mi apartamento como problemas de habitabilidad y servicios esenciales?**

Sí. La suspensión no elimina los deberes de un arrendador para mantener su propiedad para que sea habitable y usted tenga todos los servicios que necesita para sobrevivir (calefaxion y aire acondicionado, agua y luz). Asegurarse de dar a su arrendador una notificación por escrito de cualquier problema.

**¿Qué pasa si mi arrendador me saca sin un desalojo?**

Es ilegal que su arrendador lo saque sin una orden de desalojo de un juez. Los inquilinos que están ilegalmente bloqueados deben presentar una queja por bloqueo ilegal en la corte de justicia de la ciudad donde están alquilando dentro de 5 días. Asegúrese de consultar con la corte de justicia para ver cuáles son las opciones para presentar tal queja sin tener que ir físicamente al tribunal. Recibirá una audiencia dentro de 3 días posteriores a su presentación. Una vez más, asegúrese de consultar con la corte de justicia para ver si será responsable de coordinar el servicio con el sheriff, y si será una audiencia telefónica.

**ASISTENCIA CON ALIMENTOS**

* **Catholic Charities:** ofrece una despensa de alimentos de la comunidad/tienda de comestibles para los clientes registrados elegibles. Llame al 702-387-2291 o consulte su sitio web para conocer los requisitos:

https ://[www.catholiccharities.com](http://www.catholiccharities.com/) / detalles de servicio / food-pantry /

* **Jewish Family Service Agency:** proporciona asistencia de emergencia a las personas necesitadas, incluidos los alimentos. Para información, llame al 702-732-0304 o vaya a su sitio web: https ://[www.](http://www/) jfsalv.org/emergency-assistance
* **Three (3) Square ofrece comidas de la siguiente manera:**
  + Miércoles, 4:30 a 4:45 p.m. Grupo Alternativo de Pares, cena de lunes a viernes, de 3:30 a 5:30 p.m.
  + Cordero Pine: almuerzo lunes, martes, jueves, 11:45 a.m. a 1 p.m.
  + Five89 Apartments: almuerzo sábado, 12:15 - 1:15 p.m.
  + Neighborhood Rec: cena de lunes a viernes de 5:30 a 6:30 p.m.
  + S.A.M.O.A. Inc: almuerzo de lunes a jueves de 12 a 12:30 p.m.
  + Skyview Pines Apartments: cena de lunes a viernes, de 3:45 a 4:45 p.m.
  + Skyline Pare Apartments: almuerzo sábado de 1:30 a 2:30 p.m.
  + Sonoma Hills Apartments: almuerzo sábado, 11 a.m. at 12 p.m.
  + Stupak Community Center: cena de lunes a viernes, de 4 a 6 p.m.
  + Sunrise Community Services: cena de lunes a viernes de 4 a 6 p.m.
  + The Embracing Project: almuerzo lunes, miércoles, jueves, de 1 a 3 p.m.
  + YMCA Durango: cena de lunes a viernes, de 4 a 6 p.m.
  + YMCA Heinrich: cena de lunes a viernes, de 4 a 6 p.m.
* **El Distrito Escolar del Condado de Clark** continuará proporcionando desayuno y almuerzo a los estudiantes durante el cierre de nuestras escuelas. Los centros de distribución de alimentos para estudiantes se instalarán en 28 centros escolares en todo el distrito de 8 a.m. a 11 a.m.

Information and Orientation Guide for your rights regarding Covid19.

This informational guide is being provided to you by the Law Offices of Eric Palacios & Associates in response to the coronavirus outbreak (COVID-19). We are working together with the community by providing this guide that includes important information and resources such as contact information to important agencies such as Unemployment and the department of Social Security.

Additionally, this guide will provide you a brief yet detailed explanation of your rights, duties and options in the event you are experiencing a financial difficulty due to this pandemic. If you have additional questions regarding the topics covered please feel free to contact us, we are here to help. **702-444-7777**

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# WHAT CAN I DO IF I AM LAID OFF OR MY HOURS ARE REDUCED AT WORK?

Temporary job loss or disruption entitles you to resources that will help your situation from work apply for programs like unemployment benefits, food stamps (SNAP), and Medicaid.

**Unemployment**: In order to qualify for Unemployment, the individual must have a valid social security number. Unemployment is now even offered to individuals who are self-employed or contractors (W-1099). The easiest and fastest manner is to file your request online!

** How to file for unemployment in Nevada:**

* Visit the Nevada Department of Employment, Training, and Rehabilitation (DETR) website to file a claim or file a claim via telephone. Online guide: http://ui.nv.gov/PDFS/UINV\_Claimant\_Guide.pdf
* For more information: http://ui.nv.gov/PDFS/FAQENG.pdf
* For technical issues only: INTERNETHELP@detr.nv.gov
* To file online (fastest method): http://ui.nv.gov/css.html
* To bypass the weekly work search page when completing weekly claims online: https://cms.detr.nv.gov/Content/Media/Bypass\_Work\_Search.pdf
* Handbook for claimants: http://ui.nv.gov/Handbooks/uinv\_handbook.htm
* YouTube channel with How-to DETR videos: https://www.youtube.com/channel/UC2Bt9uR7\_S376xtWwteKsdA
* The call center is open Monday through Friday from 8am – 8pm and is available in English & Spanish.
  +  In Southern Nevada: 702-486-0350
  +  In Northern Nevada: 775-684-0350
  +  In rural Nevada & for out of state claimants: 888-890-8211
* **Food Stamps/Welfare (Supplemental Nutrition Assistance Program or SNAP):**
  + SNAP is available for individuals who are unemployed, work part-time or receive low wages, the elderly and disabled on a low income and the homeless.
  + You can file for SNAP benefits online or you can go to a local welfare office to pick up and file the application. The application can be mailed, dropped off or faxed to the local office. Applications can also be printed from the website. You can request to have an application mailed to you.
    - To file online you must register or have an Access Nevada account. To get started, go to: https://dwss.nv.gov/Apply/APPLY/
    - There are 10 welfare offices in Southern Nevada. To find the one closest to you, visit: https://dwss.nv.gov/Contact/Welfare District Offices-South/
    - To access an application to print and complete from home, go to: https://dwss.nv.gov/SNAP/SNAP FAQs-1/

# WHAT SHOULD I DO IF AM UNABLE TO PAY MY BILLS SUCH AS CAR OR RENT?

**CONTACT YOUR MORTGAGE SERVICER, AUTO AND CREDIT CARD LENDERS TO ASK IF PAYMENTS CAN BE DEFERRED.**

Priorities First: If there is not enough money to pay all your bills, do your best to ensure you are able to make your rent or mortgage payments and have enough for food and groceries.

Many Lenders and Landlords are working with their customers and some are offering to temporarily suspend your monthly payments or provide a payment plan if the individual needs more time.

Depending on your lender/landlord, you may have to file a formal request for assistance. You may be able to file the request online or by contacting them via telephone.

**The following institutions are providing help to their customers facing hardships during the COVID-19 outbreak:**

* Bank of America - https://about.bankofamerica.com/promo/assistance/latest-updates-from-bank-ofamerica-coronavirus
* Capital One - https://www.capitalone.com/coronavirus/
* Chase - https://www.chase.com/digital/resources/coronavirus
* Citibank - https://online.citi.com/US/JRS/pands/detail.do?ID=covid19
* Fifth Third Bank - https://www.53.com/content/fifth-third/en/alerts/covid-support.html
* PNC Bank - https://www.pnc.com/en/customer-service/coronavirus-update.html?lnksrc=homepage-alert
* Truist (formerly SunTrust and BB&T) - https://www.truist.com/coronavirus-information
* US Bank - https://www.usbank.com/splash/covid-19.html
* Wells Fargo - https://www.wellsfargo.com/jump/enterprise/coronavirus-response/
* Fannie Mae or Freddie Mac - https://www.fhfa.gov/Homeownersbuyer/MortgageAssistance/Pages/Coronavirus-Assistance-Information.aspx.

# CONTACT INFORMATION FOR SERVICE PROVIDERS

* **NV Energy** to speak with a customer service representative about payment options

& support.

* In Southern Nevada: 702-402-5555
* In Northern Nevada: 775-834-4444
* **Southwest Gas** offers payment options and programs for those affected by COVID-19 or other reasons.
  + Call Customer Assistance at 877-860-6020
  + For information about all programs, visit: [https://www.swgas.com/en/nv-special­](http://www.swgas.com/en/nv-special) programs.
* **Las Vegas Valley Water District** will work with customers facing financial hardships. Call 702-870-4194 for information.
* **Southern Nevada Water Authority** has information on their website about emergency readiness and water supplies. To read their response to COVID-19 , go to: [https://www.snwa.com/](http://www.snwa.com/)
* **Cox Communications** is implementing changes to support and offer relief for residential customers including temporarily waiving late fees and suspending termination of service. For up to date information from Cox, visit: https ://newsroom.cox.com /index.php
* **AT&T** will work with customers affected by COVID-19. Call 800-288-2020 for assistance.
* **CenturyLink** - is temporarily waiving late fees and not terminating residential or small business customer's services due to financial circumstances related to COVID-19. They are also suspending data usage limits.
* **Frontier Communications** - s temporarily pledging not to terminate services for any residential or small business customer due to non-payment as a result of COVID-19 disruptions. It will also waive late fees.
* **Verizon** - has temporarily pledged not to terminate services for any residential or small business customer due to non-payment as a result of COVID-19 disruptions. It will also waive late fees.
* **T-Mobile** - wireless customers who have cell phone plans with data will temporarily have unlimited smartphone data and receive an additional 20 GB of mobile hot spot/tethering services.

# QUESTIONS AND ANSWERS REGARDING RENTERS AND MORTGAGE PAYMENTS

Tenants know your rights during the COVID-19 pandemic. For the moment, even if you have missed your rent/mortgage payments, eviction processes are suspended to aid with this disaster.

**IT IS IMPORTANT TO REMEMBER THAT YOU ARE STILL RESPONSIBLE TO PAY YOUR RENT/MORTGAGE. THE CURRENT EVICTION SUSPENSIONS OR DEFERMENTS DO NOT MEAN YOU DO NOT HAVE TO PAY RENT. EVEN IF A LANDLORD OR FINANCIAL INSTITUTION WORKS WITH THE INDIVIDUAL, ANY DUE PAYMENTS WILL STILL BE OWED.**

# Does the eviction suspension apply to me?

If you rent property in Las Vegas, North Las Vegas, Henderson, Reno, Sparks, Mesquite, or Wadsworth, then the eviction suspensions apply to you. If you do not rent in one of those towns, check with your justice court online or by phone to find out how they are handling eviction matters.

# How long will the eviction suspension last?

The suspensions last for 30 days, but the start date is different for each city. The start dates for each city are below. At the end of the suspension, the courts will review the suspension, and they may decide to extend the suspension or end it. Keep up with the justice court in your area to find out if the suspension is extended or if it ends.

Here are the start dates for each city:

Las Vegas: March 17, 2020

North Las Vegas: March 17, 2020

Henderson: March 17, 2020

Reno: March 18, 2020

Sparks: March 18, 2020

Mesquite: March 18, 2020

# Do I have to pay my rent during the eviction suspension?

***If you can afford to pay your rent during the suspension, you should***. However, if you are unable to pay your rent because you lost your job or cannot afford it, your landlord technically cannot evict you during the suspension time.

# Will I be charged late fees during the eviction suspension?

It depends on your landlord, but a landlord can charge a maximum of 5% of your periodic rent in late fees.

# What should I do if I already know I can't pay my rent next month?

Talk to your landlord. Let them know what you're going through. Bring proof that you were laid off and any other necessary expenses that you have to pay. Ask if they are willing to work with you and get it in writing!

# Should I pay my rent if I have other bills that also need to be paid?

How you spend your money should be in order of priority.

***Food, medication, utilities, and housing have the highest priority***. Certain utilities are offering programs during the crisis, so make sure you check with each utility to learn about your options. Do not pay credit card or medical bills before rent. Check the Table of Contents to find the section in this toolkit about utilities.

# When the suspension ends, will I owe rent for everything I owed?

As of the date of this informational guide, there is no rental forgiveness plan in Nevada. That means you will owe rent for all the months you might have skipped during the eviction suspension period.

# What if I get an eviction notice during the suspension?

Do not go down to your local courthouse to file an answer, even if the notice says you should. If you rent in Las Vegas, North Las Vegas, or Henderson, there is no need to file an answer during the suspension.

# Can I be evicted for any reason during the suspension?

The eviction suspension is generally being understood to mean that you will not be evicted during the suspension for not being able to pay your rent. However, certain activities by the tenant such as being a nuisance or breaking rules may lead to your removal from the premises despite this suspension.

# Does my landlord still have to fix things around my unit, like habitability issues and essential services?

Yes. The suspension does not eliminate a landlord’s duties to keep your property up so that it's livable and you have all the services you need to survive (heat, air, running water). Ensure you give your landlord written notice of any issues.

# What if my landlord locks me out without an eviction?

It is illegal for your landlord to lock you out without an eviction order from a judge. Tenants who are illegally locked out should file a Complaint for Illegal Lockout in the justice court of the town where they are renting within 5 days of the illegal lockout. Make sure you check with the justice court to see what the options are for filing without you having to physically go to the courthouse. You will get a hearing within 3 days of you filing. Again, make sure you check with your justice court to see if you will be responsible for coordinating service with the sheriff, and if it will be a telephonic hearing.

**ASSISTANCE WITH FOOD**

* Catholic Charities offers a community food pantry/grocery store for eligible registered clients. Call 702-387-2291 or check their website for requirements:

https ://[www.catholiccharities.com](http://www.catholiccharities.com/) / service details/ food-pantry /

* Jewish Family Service Agency provides emergency assistance to people in need, including food. For information, call 702-732-0304 or go to their website:

https ://[www.](http://www/) jfsalv.org/emergency-assistance

* Lutheran Social Services of Nevada has open air markets on the 2nd & 4th Saturdays of the month at Golden Ages Adult Daycare, located at 3020 E Bonanza Rd, from 8 a.m. to 10 a.m. (while supplies last). Be sure to bring your I.D. Call 702-639-1730 for information about all of their programs.
* Three Square is providing meals as follows:
  + Wednesday, 4:30 to 4:45 p.m. Alternative Peer Group, dinner Monday through Friday, 3:30 to 5:30 p.m.
  + Cordero Pine, lunch Monday, Tuesday, Thursday, 11:45 a.m. to 1 p.m. o Five89 Apartments, lunch Saturday, 12:15 - 1:15 p.m.
  + Neighborhood Rec, dinner Monday through Friday 5:30 - 6:30 p.m. o S.A.M.O.A. Inc, lunch Monday through Thursday 12 to 12:30 p.m.
  + Skyview Pines Apartments, dinner Monday through Friday, 3 :45 to 4 :45 p.m. o Skyline Pare Apartments, lunch Saturday 1:30 to 2:30 p.m.
  + Sonoma Hills Apartments, lunch Saturday, 11 a.m. to 12 p.m.
  + Stupak Community Center, dinner Monday through Friday, 4 to 6 p.m.
  + Sunrise Community Services, dinner Monday through Friday 4 to 6 p.m.
  + The Embracing Project, lunch Monday, Wednesday, Thursday, 1 to 3 p.m. o YMCA Durango, dinner Monday through Friday, 4 to 6 p.m.
  + YMCA Heinrich, dinner Monday through Friday, 4 to 6 p.m. o YMCA Skyview, dinner Monday through Friday, 4 to 6 p.m.
* **Clark County School District** will continue providing breakfast and lunch to students during the closure of our schools. Student food distribution pods will be set up at 28 school locations throughout the district from 8 a.m. to 11 a.m.