

TO-DO LIST FOR TENANTS AT RISK OF EVICTION

Stay Calm

On June 25, 2020, Governor Sisolak announced that the eviction moratorium, which had paused evictions in Nevada, would gradually lift. *The moratorium remains largely in place until September 1, 2020.* Until that date, no evictions for missed rent can occur and no late fees or penalties can be charged. Find out exactly what the emergency directive says and stay on top of new developments. Our *COVID-19 Toolkit* at www.LACSN.org is filled with reliable, up-to-date information, or call Legal Aid Center of Southern Nevada at (702) 386-1070.

Be On the Lookout for New Rental Assistance Programs

New programs will be launched through state and county government to assist renters soon. Keep checking the *COVID-19 Toolkit* on Legal Aid Center's website for updates.

Gather Important Documents

Be prepared to provide various documents to apply for the new rental assistance programs. Gather copies of pre-pandemic paystubs and bank statements to show how much you were making before. Get documents that show how you are financially impacted by the pandemic (e.g., layoff notices, letters awarding unemployment benefits). Don't forget your current bank statements and unemployment benefit notices.

You'll need to show exactly how much back-rent you owe, so ask your landlord for an up-to-date ledger showing all amounts due. Remember, no late fees or penalties can be charged during the moratorium (March 29 to September 1). If your rent ledger includes late fees, talk to your landlord and request all fees or penalties be removed. If you signed a lease, make sure you have a copy. If you don't have a copy, request one.

Evaluate Your Financial Situation Carefully

Make sure you have a clear picture of your finances. If you don't have a budget, create one so you know how much money is coming in and going out. You need to know how much money you have to devote to rent repayment. Calculate what you owe and how much it will cost to stay in your house or apartment.

Decide whether you can still afford your current residence going forward. Does it make more sense to downsize or move in with a roommate or family? The new rental assistance programs might pay for moving expenses and down payments, so it may make more sense to use that money to *move* than it does to *pay back rent* on housing that you can't afford and might be evicted from in a month or two. Remember, your landlord might be struggling too. Keep your landlord informed about your overall plans. Your landlord may be more likely to work with you in a way that benefits both of you. If you *can* pay your rent, pay it.

Decide Whether a Repayment Plan Makes Sense for You

Governor Sisolak provided a plan that landlords and tenants can use to agree how back rent can be repaid. For some people, signing a repayment plan for missed rent might make perfect sense; for others, it might make none. Right now, you may be missing some basic information—like the possibility of rental assistance—which makes it impossible to know if a repayment plan is right for you. As part of its assistance plan, Clark County will have people available to help you evaluate your options. Legal Aid Center will also have staff available to help, so take your time and don't rush. Don't be forced into anything and don't sign anything unless you understand it. Your goal is to make the smartest decisions possible that work for *you*.