



**NEVADA
HEALTH
RESPONSE**

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Governor Sisolak, Attorney General Ford, State Treasurer Conine to announce housing stability measures amid COVID-19 public health crisis

Las Vegas, NV — Today, Nevada Governor Steve Sisolak signed an emergency directive putting a moratorium on all evictions in the State of Nevada. This Directive will be in effect through the duration of the State of Emergency.

“This directive is intended to keep people in their homes at a time when we are encouraging all Nevadans to stay at home,” Governor Sisolak said. “This is not the time to put people out on the streets. This is also not the time to evict small business owners who have been hit hard by the economic fallout of this pandemic.”

Governor Sisolak was joined by State Treasurer Zach Conine, who announced relief options for mortgage owners in the State of Nevada. A vast majority of lending institutions are offering homeowners facing financial hardships due to COVID-19 a 90-day grace period on mortgage payments and have also agreed to work with customers directly to ensure that no one is hit with a giant lump sum payment if they need to stop making payments for a couple of months. In many cases, these payments can instead be added onto the back end of a loan, so people can get back to work and get back on their feet.

Attorney General Aaron Ford announced that to ease the strain on Nevada families who need help now, his office is providing \$2 million in settlement funds to United Way of Southern Nevada and United Way of Northern Nevada for their Emergency Food and

Shelter Programs. The Attorney General's Office will provide more details on this funding in the coming days.

The Governor's prepared remarks were as follows:

Good afternoon.

Before I begin, I'd like to acknowledge and pay respects to Nevada High Patrol Sergeant Ben Jenkins, who was tragically and senselessly killed in the line of the duty early Friday morning – the first line of duty death for the Nevada Highway Patrol since 2008.

Sgt Jenkins was a military veteran, devoted public servant, and gold Medal of Valor recipient – the Nevada Department of Public Safety's highest honor. He leaves behind a loving wife, four children, and five grandchildren. My heart goes out to his family, friends, fellow officers, and the law enforcement community for this devastating loss.

I'd like to ask for a brief moment of silence in honor of Sgt Jenkins.

Thank you.

I want to first thank our other speakers today, Attorney General Aaron Ford and State Treasurer Zach Conine, who have been tremendous partners in our efforts to find economic relief for struggling Nevadans as we navigate the COVID-19 crisis in our state. We have heard your concerns, and we share them. Our hope is that what we announce today will provide a little comfort in a chaotic time.

I also want to thank Nevadans all across this great State for coming together to protect their friends, colleagues, neighbors, and loved ones, especially those most vulnerable in your communities. From staying home for Nevada, to practicing proper social distancing, to washing your hands frequently – you have all played a critical role in the battle against this invisible enemy.

I know that these preventive measures have not been easy to adapt to. But in a public health crisis, we must continue listening and deferring to the medical experts when it comes to the proactive steps we should be taking to stay safe and healthy.

I want to extend a special thanks to our essential workers, including our:

- *Doctors, nurses, and other health care workers who have been putting in extra hours under incredibly stressful circumstances to help the citizens of Nevada;*
- *Our teachers who have provided on-going support and lesson plans to students, even while schools are closed;*
- *Those who have stepped up to donate supplies – masks, gowns, and more – to our hospitals. Your generosity is saving lives, and I can't thank you enough;*
- *The community service workers across the state who wake up and go to work every day to try and provide a safety net for all those impacted by this crisis;*
- *Our grocery store clerks, truck drivers, and all those helping to keep our food supply chain moving and strong;*
- *And our government workers who have had to constantly adapt to this dynamic environment and continue responding to the needs of our unique populations.*

All of you and so many more are essential to protecting the public health and safety of our citizens.

The word "essential" has taken on a different meaning in the midst of a global pandemic, but it is by no means lost on me that the small business owners, casino and hospitality workers, and many others who have lost their jobs and income as a result of this virus play an absolutely critical role in supporting Nevada's economy and providing for themselves and their families.

I am confident that the decisions I've made will help save lives. But we've now reached a point, as we head into April 1st, where tens of thousands of Nevadans are wondering how they're going to make rent or pay their mortgage. These are good, hard-working people who are just looking for one of the most basic and essential necessities: a roof over their heads.

Although necessary for the health of our communities, the sudden shut down of the industries that make up the lifeblood of our economy has created immense hardship. Many proud Nevadans, who want nothing more than a steady job to provide for themselves and their families, have lost one or more incomes in the blink of an eye.

That is why, in this unprecedented time, I have decided to sign an emergency directive putting a moratorium on all evictions in the State of Nevada. This Directive will be in effect through the duration of the State of Emergency.

I want to note a few key aspects of this directive:

First, this directive is intended to keep people in their homes at a time when we are encouraging all Nevadans to stay at home. This is not the time to put people out on the streets. This is also not the time to evict small business owners who have been hit hard by the economic fallout of this pandemic.

To do this, we are prohibiting lockouts, notices to quit or pay, or eviction filings for as long as we are in a state of emergency.

This applies to residential tenants. It also applies to commercial evictions in order to assist small businesses who may be fearful that their businesses will be shuttered by their landlords before they are given the opportunity to recover.

The only exception to this rule is that landlords can continue to evict dangerous tenants who pose a threat to other residents, the public, or their property.

To be clear, this idea of a danger to others does not include people who are self-isolating because they have been diagnosed with COVID-19, or our healthcare and first responders who may be exposed to COVID-19 due to the nature of their work.

We want our doctors, nurses, and other health care workers, who are battling COVID-19 on the frontlines every day, to be able to continue working without fear of eviction for the critical work they are doing.

Second, I want to emphasize that this directive does not constitute free rent or mortgage.

I recognize our landlords have bills to pay as well, and that involves many costs to them.

This directive does not end all the contractual obligations between landlords and tenants. You must still adhere to the terms of your contract with your landlord, property manager, or lender and are encouraged to work with them to determine an appropriate resolution regarding any outstanding payments.

Landlords and property managers must also continue adhering to the basic provisions of your contract regarding maintenance or other required services. For example, if a pipe bursts in the space you're renting, and your contract holds your landlord responsible for that repair, they must fix that pipe.

And in an attempt to avoid putting Nevadans into a hole they won't ever be able to climb out of, all late fees that accrue during this emergency period must be waived.

Once this is all over, landlords and tenants should work with each other to come up with a repayment plan. We advise them to develop this plan within 30 days so they can both begin getting back on track.

Third, this directive applies to all evictions, including those already filed in the courts, except if those evictions already filed were because the tenant posed some danger to other tenants or the public. This decision was made because this is not the time to put people out on the streets, which would only result in an increased risk of infection and more strain on our health care system.

Lastly, I am warning landlords that they cannot change the locks or put notices on their tenant's doors or mailboxes to scare them into moving out. The goal here is to keep people at home, and any attempt to get around this Directive will be addressed by the Attorney General.

As I said previously, we recognize that landlords also have bills to pay. Our intent is not to merely transfer financial hardship from one group of individuals to another. But, ultimately, this directive will have a positive impact on countless Nevadans, keeping them in their homes and temporarily shielding their small businesses from eviction during an incredibly difficult time while continuing to protect the public health and safety of our citizens.

I want to again thank Attorney General Ford, who has partnered with my Office to draft this directive to ensure that it protects as many Nevadans as possible, while incorporating key safeguards for our landlords.

I will take some questions at the conclusion of our event, but, for now, I'd now like to turn it over to our State Treasurer, Zach Conine, who has some additional positive news for homeowners and residential property owners who are facing financial hardships as a result of COVID-19.

The Treasurer's prepared remarks were as follows:

Thank you Governor,

The last month has been difficult for Nevadans. But the way we are working together to stop the spread of COVID-19 and helping our families, friends, and neighbors get by should give us all hope and pride.

In the Treasurer's Office, we are working to take additional risks off the table for workers and families who are struggling. For folks who've been furloughed, laid off, or simply haven't been able to go into work – we hear you. We're doing everything in our power to make things a little bit easier, and to make sure that when Nevada gets back to work, it gets back stronger than ever.

No one should live in fear of being evicted or having their house foreclosed on because they lost a job and couldn't make a payment during a global pandemic. Over the last few days, we've been working collaboratively with Nevada's banks, credit unions, and mortgage lenders to ensure Nevada homeowners get the relief and peace of mind they need during these difficult times.

I called the Nevada Bankers Association, the Credit Union League and the Mortgage Lenders Association and said, Nevadans need your help, and they need it now. The members of these organizations stepped up quickly to do what Nevadans needed them to, making three major commitments to assist homeowners:

One: Mortgage Forbearance. Most lenders are now offering homeowners facing financial hardships due to COVID-19 a 90-day grace period allowing Nevadans to delay their mortgage payments until they get back on their feet. This means that if you've fallen ill or are taking care of someone who is ill, been laid off, or had your hours reduced, you can stay in your home if you reach out to your lender for assistance.

Two: Nearly all agreed to work with customers directly to ensure that no one is hit with a giant lump sum bill if they need to stop making payments for a couple of months. In many cases, these payments can instead be added onto the back end of a mortgage, so people can get back to work and get back on their feet. Equally as important as the temporary relief is the knowledge that there isn't another financial shoe to drop when we get through this.

And three: They also agreed to waive late fees on mortgage payments for the next 90 days. Homeowners also need not worry about their credit score being negatively impacted, as late payments will not be reported to credit agencies so long as the homeowner has worked with their lender.

These relief options are available today to Nevadans if they contact their lender and ask for assistance. I can't stress this enough; you must reach out to your lender so that they can help you.

We've developed a resource guide for Nevadans to find out exactly what relief options are available to them, as well as the exact phone number they need to call to get help with their mortgage.

The resource guide can be found on the State's main coronavirus website: nvhealthresponse.nv.gov.

We'll continue to update this list as more information becomes available. If you don't see your lender on the list, please let us know and we'll work to make sure they're included as soon as possible.

If you are unable to get the COVID-19 related relief that you need after reaching out to your lender, please let me know, and we'll call them together. You can reach our office by emailing ask@nevadatreasurer.gov.

I want to thank the Nevada Bankers Association, the Credit Union League, and the Mortgage Lenders Association for their assistance and responsiveness. I want to thank Governor Sisolak, his exceptional staff, Attorney General Ford, the first responders and medical professionals, and all the Nevadans keeping our shelves full and our streets safe.

I've never been prouder to be a Nevadan, and I know that if we continue to stay home and work together, we're going to get people safely back to work and get our economy moving again.

It's now my pleasure to introduce a tireless advocate for justice and my very good friend, Attorney General Ford.

The Attorney General's prepared remarks were as follows:

This public health emergency is also an economic emergency for hundreds of thousands of Nevadans in every corner of our state.

Thousands of Nevadans have lost their jobs, been furloughed, or had their hours drastically cut due to no fault of their own.

From the massive resort properties on the Las Vegas Strip to small businesses in Ely, we are all feeling the pain wrought by this pandemic.

Across our state, Nevada families are sitting around the kitchen table wondering how to make ends meet. That is the last kind of stress that families need at this time. People need to be able focus on keeping themselves and their loved ones safe from this terrible disease.

I am grateful to Sen. Cortez-Masto, Sen. Rosen, Representatives Titus, Amodei, Lee and Horsford for their work passing federal legislation to expand paid sick leave and to provide small business relief and direct financial assistance.

But for many Nevadans and for many businesses, the rent or mortgage is due on the first of the month, and they don't know how they are going to pay it. What we DON'T need right now is more families turned out of their homes and put on the street. And we don't need businesses wondering if they'll have a location to return to when this subsides. You generally can't work without a building. And you definitely can't stay home for Nevada if you are evicted.

Over the past few weeks, I have engaged several entities from the housing industry, including the Nevada State Apartment Association and the Nevada Association of Realtors, on this very issue. These Associations expressed empathy and compassion for our fellow Nevadans. And for those reasons, the Associations' leadership strongly encouraged landlords to make adjustments to their policies to help those in need, including offering flexible payment plans and waiving late fees and penalties.

Unfortunately, there are still some landlords and lenders who remain, shall I say, inflexible in this current crisis. My office has received many complaints from those who have been, frankly, bullied by their landlords, including a 71 year old woman who had been wrongly threatened with eviction. Fortunately, my office was able to help her stay in her home. But these types of actions are unacceptable, and they have forced the state to take action through the Governor's Directive.

I understand that this will be a strain on property owners and businesses who also must pay the bills. That's why this temporary cessation in evictions and foreclosures is a balance between the need to keep Nevada families in their homes and businesses in their building and our recognition of the rights and needs of property owners.

To be clear, tenants will still be required to pay their rent and mortgages when this emergency is over. But this Directive will keep help businesses survive this storm.

And it will help people stay in their homes and prevent further spread of this disease.

To ease the strain on Nevada families who need help now, my office is providing \$2 million in settlement funds to United Way of Southern Nevada and United Way of Northern Nevada for their Emergency Food and Shelter Programs. We will provide more details on this funding in the coming days.

To Nevada families, I know firsthand what it's like to grow up in fear that the lights won't turn on in your house or, even worse, that your family might end up homeless. No child should have to go through life with that fear, and no adult should be saddled with these issues during an already stressful pandemic. I hope this Directive and financial assistance will provide comfort to those who are struggling and afraid. We hear you Nevadans, and we are doing everything in our power to get Nevada through this crisis.

I am extremely thankful for, and confident in, Governor Sisolak's leadership. These are incredibly difficult decisions to make on behalf of our state, and he is leading us with thoughtfulness, compassion, and a steady hand.

From the Governor's office, to the Attorney General's office, to our Treasurer's Office, the local health districts, the law enforcement officers on the ground, and so many others in this fight, we are all working together with a singular goal: to keep Nevadans healthy and safe.

Each of us calls Nevada our home. We are Battle Born and are made to withstand any storm. Together, we WILL get through this.

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