



## Eviction Moratorium and Mortgage Forbearance

*By Tiffany Banks, NVR General Counsel*

The purpose of Governor Sisolak's housing stability press conference on Sunday March 29, was to provide comfort in a chaotic time. Many workers have lost jobs because of COVID-19, and the hardworking families who have lost income are looking for the basic necessity of a roof over their head.

The Governor has signed an emergency moratorium on ALL evictions in Nevada. The goal is not to transfer a hardship from one party to another and while it is important to protect tenants, Governor Sisolak also wants to protect homeowners and businesses. His intent is to keep people in homes. The following points are outlined related to the moratorium on evictions:

### Evictions

- There will be no lockouts, eviction filings, or notices to quit or pay- both commercial and residential.
- The only exception is dangerous tenants that pose threat to themselves, other residents or to the property.
- Landlords can't evict small business owners.
- The prohibitions on evictions do not constitute free rent as landlords have mortgages and bills to pay.
- This moratorium **does not end** all obligations between landlords and tenant-the goal is that the parties work to find resolution to outstanding payments.
- Landlords must continue maintenance of properties.
- All late fees during this period must be waived.
- After this is over, landlords and tenants must work on a repayment plan. He advises that this be done within 30 days.
- It applies to all evictions currently being filed in the courts.
- Landlords must **not** change locks or put out notices that scare tenants to move out.
- The goal is not to transfer a hardship from one party to another- both homeowners and businesses must be protected.

### Mortgages

- Mortgage forbearance- most lenders are offering a 90-day grace period. If a homeowner needs help- they must contact lender.
- Lenders have agreed to work with customers directly. He said that sometimes payments can be made on the back end of a mortgage.



- Lenders have agreed to waive late fees on mortgage payments for the next 90 days. Late payments will not be reported as long as lenders Nevadans work with their lenders-again Nevadans must reach out to their lenders for help.
- A resource guide for Nevadans that can be found on [nvhealthresponse.nv.gov](http://nvhealthresponse.nv.gov).
- If a homeowner can't get relief let the Treasurer's Office of Nevada know.
- Governor Sisolak will reevaluate his directives after the 90 days.

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