



Legal & Financial Toolkit

This toolkit was developed by Legal Aid Center of Southern Nevada in response to the COVID-19 (coronavirus) outbreak to help you with issues you may be facing now or in the future. We recognize the community will face challenging circumstances that will impact lives in these unprecedented times. Foreclosures, evictions, debt collection, bankruptcy, payday and title loan issues, family disputes and other legal problems will increase as families and individuals struggle with the financial fall-out of COVID-19. Legal Aid Center will respond to the community's critical needs in these hard times. We can help with these issues and walk you through how to balance your financial obligations. To reduce the risk of spreading COVID-19, Legal Aid Center will offer assistance via telephone or email until further notice. We are open Monday through Friday from 8:30am to 5:00pm (excluding major holidays). We can be reached at 702-386-1070 or info@lacs.nv.gov.

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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 worsening. Apply for programs like unemployment benefits, food stamps (SNAP), and Medicaid.

- 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. DETR is expanding their staff & system to address an increase in filing.
 - For more information: <http://ui.nv.gov/PDFS/FAQENG.pdf>
 - To file online (fastest method): <http://ui.nv.gov/css.html>
 - 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

- How to request **food stamps** (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/

- How to apply for **Medicaid**:
 - There are several programs that provide medical coverage for low income families, individuals and children. Nevada's welfare office determines eligibility for these programs.
 - To apply, call Customer Service at 800-992-0900.
 - More information can be found here: https://dwss.nv.gov/Medical/2_General_Information/

What Should I Do If I Am Unable To Pay My Bills?

If there is not enough money to pay all your bills, do your best to ensure you have a roof over your head and food on the table. Contact your mortgage servicer, auto and credit card lenders to ask if payments can be deferred. Many lenders have policies and procedures in place to help borrowers who are facing temporary hardships such as waiving certain fees and allowing you to delay or adjust making payments. Be prepared to explain your situation and why you are facing a financial hardship and also have an idea of your current income and expenses before you contact your lender or loan servicer.

This is a list of financial institutions offering solutions and support for customers facing hardships during the COVID-19 outbreak:

- Bank of America - https://about.bankofamerica.com/promo/assistance/latest-updates-from-bank-of-america-coronavirus?fbclid=IwAR3mIh-mmqwa8YOTXEGuISihN9szJzs4qz42QPKWT_J22W_OJcmEVd1eZ3s
- Capital One - <https://www.capitalone.com/coronavirus/?fbclid=IwAR3tdop8NqVvyNuBSvcVTG895dF1CWZinEPCdFaIFALMKp572-ni9tWGKI0>
- Chase - https://www.chase.com/digital/resources/coronavirus?fbclid=IwAR3jEMGIXzs9xb_PueKEcjMkpzvIXrjteYnBTUcD8ahdNIpQKAL38hN3V0E
- Citibank - <https://online.citi.com/US/JRS/pands/detail.do?ID=covid19&fbclid=IwAR3msldrrJFnJRsmaFySibJk7ZVGBjUdZayBIN7I0Qa0I9rwHaEtcMBkumE>
- Fifth Third Bank - https://www.53.com/content/fifth-third/en/alerts/covid-support.html?fbclid=IwAR0gw_-Ch2xhfge0UQ8Q3wep_MWOT5uf_vj2KBMujbQA2pIvN58FUe4gie0
- PNC Bank - https://www.pnc.com/en/customer-service/update-center.html?lnksrc=homepage-alert&fbclid=IwAR2JF3yIXFz4uakFWCW3y6GMwhCcw80eW_k7vql_PqVyDDxdE2hBugeAKkU
- Truist (formerly SunTrust and BB&T) - <https://www.truist.com/coronavirus-information?fbclid=IwAR0gk15AO9JBM0uHVQ1TlkaMvqjQurt47RjZLxcl396H8WManKxkdpejcDo>
- US Bank - https://www.usbank.com/splash/covid-19.html?fbclid=IwAR3n-U0D8Z3c82Ickt-owBt0yg-b4hg83wkaJxQxg_F5nJemn1s2IkzkRTY
- Wells Fargo - https://newsroom.wf.com/press-release/corporate-social-responsibility/wells-fargo-donates-625-million-aid-coronavirus?fbclid=IwAR3dmhinZIIzvuxyn0EGSLXosRfb4ICvTi_16KfiQxayQp4iiRY9Ntr43RI

Can I Get Help If I Cannot Pay My Utilities?

NV Energy, Southwest Gas, Las Vegas Valley Water District and other utilities are temporarily suspending service shut-offs and waiving late fees and deposits for customers with financial hardships and for those who cannot pay their bill due to COVID-19 or self-quarantine. Call your utility provider or visit this link for more information about these programs:

http://puc.nv.gov/About/Media_Outreach/Announcements/Announcements/EmergencyShutOffInfo/

- Call **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-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/>
- **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>

Is Food Assistance Available?

- **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/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.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.

Additional Community Resources

- **HELP of Southern Nevada** has 9 programs to help the community including social services, emergency resource services, homeless services and more. Go to their website for information: <https://www.helpsonv.org/programs.php> or call 702-507-1838.
- **United Way of Southern Nevada** provides information about many community resources, including 2-1-1, utility assistance, housing assistance, food assistance, prescription savings, free tutoring, and more. Visit their website for more details: <https://www.uwsn.org/gethelp>.
- Call **Nevada 2-1-1** for help connecting with the services you need. The telephone number is 2-1-1 or 1-866-535-5654. You can also text your zip code to 898211.
- Free self-storage offered to college students by **U-Haul** subject to availability. Read U-Haul's announcement about this program here: <https://www.uhaul.com/Articles/About/20625/College-Students-U-Haul-Offers-30-Days-Free-Self-Storage-amid-Coronavirus-Outbreak/> and visit <https://www.uhaul.com/Storage/> to find your local store.

I'm being evicted, what should I do?

If you have questions about evictions or other housing matters, visit the Civil Law Self Help Center website at www.civillawselfhelpcenter.org for information and access to necessary forms. This website contains information about how to respond to an eviction notice, a court order for eviction, security deposits, habitability and essential services and more.

The most common type of eviction is called Summary Eviction. To view a flowchart about the process of Summary Eviction go to: <https://www.civillawselfhelpcenter.org/self-help/evictions-housing/evictions/overview-of-the-eviction-process/211-overview-of-the-summary-process>

Also, tenants should be familiar with their rights and what a landlord can and cannot do. To download Legal Aid Center's Tenants, Know Your Rights flyer, go to: <https://www.lacsn.org/practice-areas/consumer-rights-project/landlord-tenant/tenants-know-your-rights>

I'm being sued for a debt, what should I do?

It is important to know that if you do nothing after you've been served with a lawsuit, a judgment can be entered against you. You will find information about the different stages of a lawsuit, including what to do if you have been sued and forms online. To get more information, go to: <https://www.civillawselfhelpcenter.org/self-help/lawsuits-for-money>

Help, I Have Student Loans

If you are a student, borrower or parent of someone with a *federal student loan*, visit this website for information, including what to do if your campus closed due to COVID-19 and what happens if you are unable to work due to COVID-19 related disruptions.

<https://studentaid.gov/announcements-events/coronavirus>

Private student loan lenders will have different options. Some may offer modified repayment plans. The best thing to do is to contact your lender and/or visit their website for information if you are concerned you are going to miss a payment.

Smart Financial Guidance*

It is important to maintain a healthy body, but it is also important to stay healthy financially. Here are some tips to consider:

- Prioritize food, housing and utility expenses over debt.
- Prepare a budget and stick with it. Minimize unnecessary expenses to ensure you can afford necessities. To find helpful budget guides, go to: <https://www.moneymanagement.org/budget-guides>
- Avoid taking out payday loans. The devastating interest rates will damage your finances for months after you return to regular work.
- Don't take out money from your 401(k) or pension. Your retirement funds are safe from your creditors if you are sued or file bankruptcy. If you take out money early, you will pay a tax penalty and you will be less prepared for retirement.
- Don't panic, this is a temporary disruption. Don't be afraid to ask for help.
- Stay informed. The State of Nevada created a website for up to date news and other information. Go to: <https://nvhealthresponse.nv.gov/>

How to Protect Yourself Against COVID-19

This is a new disease that causes respiratory illness and can spread from person to person. The following information is from the Centers for Disease Control (CDC).

- Know how the disease spreads
 - Through close contact (usually 6 feet or less) with another person
 - Respiratory droplets produced from an infected person can deposit on another person who inhales the droplets through the mouth or nose

- Symptoms of the coronavirus
 - Fever
 - Cough
 - Shortness of breath or difficulty breathing
 - If you have these symptoms and think you may have been exposed, contact your healthcare provider

- Know what to do if you are sick
 - Stay home and restrict outside activities except to seek medical care
 - Avoid public areas (work, school, public transportation, etc.)
 - Wear a facemask if you must be around other people and to visits to your medical provider
 - Cover coughs and sneezes with a tissue and immediately dispose of them
 - Wash your hands for 20 seconds or more with soap and water especially after coughing, sneezing, blowing your nose, after using the bathroom and before and after food preparation

For current updates, travel information, and more go to: <https://www.cdc.gov/coronavirus/2019-nCoV/index.html>

Legal Aid Center of Southern Nevada will continue to support and assist the community with civil legal needs. Business hours are Monday through Friday from 8:30am to 5:00pm (excluding major holidays). We encourage everyone to avoid unnecessary public contact and if possible, to contact our office at 702-386-1070 or via email at info@lacs.org to apply for services. Please visit our website for more information (www.lacs.org).

**Legal Aid Center of Southern Nevada is a 501(c)(3) corporation whose mission is to provide access to justice to the low-income and underserved populations in our community and is not a licensed provider of financial products or financial counseling.*