



Upcoming Events:

July 2: Silver Springs Ask A Lawyer

July 6: Yerington Ask A Lawyer

July 8: Fernley Ask a Lawyer

July 9: Carson City Ask a Lawyer

July 10: Winnemucca Ask a Lawyer

THIS MONTH'S NEWS AND UPDATES:

COVER STORY:

FIRST ANNIVERSARY OF SUP- PORTED DECISION MAKING

MORATORIUM PROTECTIONS FOR CONSUMERS END

WHAT YOU SHOULD KNOW ABOUT THE STIMULUS PAY- MENTS: I RECEIVED A CARD IN THE MAIL?

FIRST ANNIVERSARY OF SUPPORTED DECISION MAKING

By Alexander Cherup

On July 1, 2020, we celebrate the first anniversary of Nevada Revised Statutes 162C, or the Supported Decision-Making Act, as law in Nevada. Lawmakers in the 80th Legislative Session took a bold step to pass Assembly Bill 480 in 2019, a victory for Nevadans with disabilities.

Because of the law, Nevadans around the state have had the ability to create Supported Decision-Making Agreements as an alternative to traditional guardianships. Supported Decision-Making is a lesser restrictive and groundbreaking arrangement that allows for an individual to enter an agreement that designates other individuals, called Supporters, to assist with making decisions, including medical, financial and educational decisions. Unlike guardianship, NRS 162C allows the person with a Supported Decision-Making Agreement retains their civil rights and the ability to control their life decisions. The individual can choose family members, friends and others to act as Supporters to assist making these decisions and craft an agreement that is carved specifically to their needs. In addition, the law ensures that third parties must recognize decisions made by an individual with a Supported Decision-Making Agreement.

For more information about Supported Decision-Making, please contact our office. Additionally, there are resources available around the state about creating a Supported Decision-Making Agreement that can be found at the Second Judicial District Court (https://www.washoecourts.com/OtherDocs/AdultGuardianship/SDM_Packet.pdf) and the Guardianship Compliance Office with the Administrative Office of the Courts (<https://nvcourts.gov/AOC/Templates/documents.aspx?folderID=25530>).

By Megan Backsen

During this global crisis, which has caused record unemployment rates and extraordinary financial hardships, collecting past consumer debts seems like it should take a back burner. But unfortunately, as soon as the CARES Act stimulus payments began to trickle out so too came the debt collectors to snatch them away. Although the CARES Act did not include any provisions to abate debt collection efforts, some states put in emergency measures to help individuals who were the subject of debt collection efforts.

On April 30, 2020, Governor Sisolak signed Directive 017 which stayed all executions and existing garnishments of all funds, including specifically CARES Act stimulus payments. Directive 017 also provided that any money or property collected after April 30 would be immediately returned to the debtor and any garnishment or execution cases currently before a Nevada court would also be stayed.

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on summary. Directive 017 had encouraged debt collectors to work with debtors on agreements, but even if such agreements were made, it is unclear if they will be honored now that protections have been removed.

Even though Directive 017 has been terminated, the protections it provided still stand for the period it was in place, meaning that any money or property collected between April 30, when Directive 017 was issued, and July 1 when Directive 017 expired, should be returned to the debtor. This affords some measure of protection to debtors subjected to collection actions in the past couple of months, but going forward, debtors may find themselves back in the collectors crosshairs.

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AVOID SCAMS!

We all want to help out during this crisis but be safe about donating! These organizations offer reports and ratings about how charitable organizations spend donations and how they conduct business:

- [BBB Wise Giving Alliance](#)
- [CharityNavigator](#)
- [CharityWatch](#)
- [GuideStar](#)

The [IRS's Tax Exempt Organization Search](#) tells you if your donation would be tax deductible.

You can find your state charity regulator at nasconet.org. Most states require the charity or its fundraiser to register to ask for donations.

Did you know?

Nevada Legal Services has attorneys on staff that can assist individuals challenge the denial or termination of Medicaid and long term care benefits! If you have questions about your eligibility for Medicaid to pay for long term nursing home care, give one of our offices a call to see if one of our advocates can help you today! All of our services are free!

WHAT YOU SHOULD KNOW ABOUT THE STIMULUS PAYMENTS: I RECEIVED A CARD IN THE MAIL?

By Lidia Rincon

In late May, the Treasury Department and IRS began sending out EIP payments to individuals in the form of a prepaid debit card instead of paper checks. If you receive a plain envelope from "Money Network Cardholder Services" do not throw it out. This is not a scam! This is your stimulus payment!

These prepaid debit cards can be used wherever debit cards are accepted including online, at stores, or over the phone. The card can also be used at an ATM to get cash. A fee may or may not be incurred depending on the type of ATM you use.

If you accidentally threw out the card you can call 800-240-8100 to request a replacement card free of charge. You should keep the card even after it is empty to quickly receive additional payments if Congress passes another stimulus bill.