## CHECK LIST REGARDING COVID-19 & YOUR LEASE

- Carefully read your lease. Many leases contain a "force majeure" (catch-all language for unnamed events beyond the party's control) clause which excludes the parties' performance due to events such as strikes, government directives, and occasionally, pandemics. Please review your lease and clause to see your obligations if any are owed. Also, review your lease for a "termination clause" if applicable.
- Review the Order issued on April 11, 2020, by the Thirteenth Judicial Circuit Court of
  Missouri (Boone and Callaway Counties) relating to the suspension of evictions until June 1,
  2020. If you receive a notice of an eviction you will have an opportunity to be heard in court
  before the eviction can take place. Consider contacting legal assistance prior to any hearing.
- 3. If you believe you have been a victim of housing discrimination contact the Missouri Human Rights Commission 877-781-4236.
- 4. Consider negotiating a "rent deferral" with your landlord. A "rent deferral" generally refers to allowing the tenant to defer paying certain rent obligations under a lease for a specified period. Tenants are then required to pay the deferred rent to the landlord in staggered installments once the deferment period is over. Also, discuss negotiating no late fees being assessed during the period of non-payment. This could stop late fees from accruing whereby you can just pay your base rent and no penalty for paying it late during the specified month.
- Research what government assistance is available at the state, local, and federal level to aid and assist with rent payments. For example, the Federal CARES Act Student Emergency Funds may be applicable to housing during COVID-19. Visit <a href="https://financialaid.missouri.edu/applying-for-aid/emergency-aid.php">https://financialaid.missouri.edu/applying-for-aid/emergency-aid.php</a> to apply.
- 6. Check any renter insurance policy or credit card benefits that may assist with rental interruption that may cover the period of nonpayment.
- 7. If the landlord agrees to any changes in your rental agreement (lease) be sure to get it written down as a <u>lease modification</u>. If it is not written down or memorialized in writing it did not happen.
- 8. If you decide to move out: take pictures of the cleaned-out premise, notify your landlord in writing, and ensure that the keys are returned promptly. Please understand that this may not prevent you from owing the remainder of your lease. You may still be responsible for paying for your lease obligations once the courts start hearing eviction cases after June 1, 2020.
- 9. If you believe your landlord is breaking the law please contact the Office of Student Accountability & Support to set up an appointment with a Student Legal Education advisor at 573-882-5543 or visit <a href="https://accountability.missouri.edu/support/student-legal-education/">https://accountability.missouri.edu/support/student-legal-education/</a>. For a review of your situation, contact Mid-Missouri Legal Services at 573-442-0126 which offers needs based legal representation to qualifying individuals, and the Boone County Bar which has a Covid -19 renters in crisis task force committee.
- 10. If your renting situation is stressing you in a way that may cause danger to yourself or others please contact the Mid-Missouri Crisis Line 24/7 at 1-888-761-4357 or text HAND to 839863.