

# HOUSING + COVID-19

**Live stream at 6:30 p.m.  
April 13, 2020**





## **MISSION**

Legal Services of Eastern Missouri advances justice through legal representation, education and supportive services. We partner with the community to improve lives, promote fairness and create opportunities for those in need.





## WHO WE ARE

The Coalition is a diverse group of community stakeholders who are dedicated to increasing family self-sufficiency and prosperity through financial education and asset-building.

## MISSION

Promoting equitable opportunities for financial health to build wealth and economic prosperity.

**MONEYSMARTMONTH**  
APRIL 2020



**Public awareness campaign designed to help consumers better manage their personal finances.** This is achieved through the collaboration and coordinated effort of hundreds of organizations across the metro area, including businesses, financial institutions, schools, libraries, not-for-profits, etc.

# UPDATES



## STIMULUS CHECKS & TAX CREDITS + COVID-19

[FACEBOOK.COM/LEGALSERVICES  
OFEASTERNMISSOURI/LIVE](https://www.facebook.com/legalservicesofeasternmissouri/live)

**STREAMED MONDAY, APRIL 6  
@ 6:30-7:30PM**



**MONEYSMARTMONTH**

APRIL 2020



# **Missouri Tenants' Rights during the COVID-19 crisis (as of 4.13.20)**

**Housing Law Program  
Legal Services of Eastern Missouri, Inc.**

# What tenants need to know:

- Your landlord cannot legally lock you out or use self-help eviction
- Due to the health crisis, courts are closed through May 1 (as of right now)
- Through the federal emergency CARES Act, you may have additional rights

# What is a lawful eviction?

The only way a landlord can lawfully evict a tenant is by:

1. Filing an eviction lawsuit, AND
2. Getting a court eviction order, AND
3. Requesting the **sheriff** execute the eviction

# "Self-Help" Evictions are Always Illegal

- A lockout or other "self-help" eviction done without a court order is **illegal**.
- This includes your landlord:
  - Changing the locks on your unit and not giving you the new keys, OR
  - Disconnecting your utilities, OR
  - Removing your belongings from the unit
- **Call the police immediately if your landlord attempts to illegally evict you. Call Legal Services of Eastern Missouri.**



# Missouri courts are closed

- The Missouri Supreme Court has suspended all in-person court eviction proceedings through May 1, 2020. This applies to all courts in the state.
- Even if a landlord files an eviction lawsuit while the courts are closed, a court date will not be scheduled until after May 1.

# What about ongoing eviction lawsuits?

- Check [courts.mo.gov/casenet](https://courts.mo.gov/casenet) for your court date
  - Depending on when the courts reopen, your scheduled court date may change again
- [Courts.mo.gov/pandemic](https://courts.mo.gov/pandemic) has the Supreme Court's statewide order and links to all circuit court orders
- Check county courts' websites:
  - <https://wp.stlcourtcounties.com/>
  - <http://www.stlcitycircuitcourt.com/>

# What if a court eviction order has already been issued?

- Sheriffs in St. Louis City and St. Louis County are not currently performing evictions; evictions are not being scheduled in St. Charles County at least through April 17.
- In other Missouri counties, if a court eviction order was already issued against you, your landlord may have the right to ask the sheriff to carry out the eviction order.
- In most counties, the sheriff will post a notice on the front door with the date of the court-ordered sheriff's eviction.

# The CARES Act and who it protects

The Coronavirus Aid, Relief, and Economic Security Act, or CARES Act, is a federal bill that Congress passed on March 27.

The CARES Act protects:

- Tenants in federally-supported housing
- From new lawsuits filed by landlords
- About nonpayment of rent

# Federally-supported housing includes:

- Public housing
- HUD housing
- Low-income housing
- Section 8 voucher holders
- LIHTC properties
- USDA voucher holders
- And others

# What does the CARES Act do?

- It creates a 120-day federal eviction moratorium (as of March 27, 2020.)
- That means until late July 2020, landlords cannot:
  - Give tenants notices to vacate due to nonpayment of rent
  - File eviction lawsuits
  - Issue late fees
- Landlords must give an additional 30 days' notice to vacate after the moratorium ends

# What does the CARES Act NOT do?

It does not affect lawsuits:

- that were filed before the moratorium law took effect on March 27
- that involve non-federally supported housing, or
- where the eviction is based on another reason besides nonpayment of rent or nonpayment of other fees or charges

# What if I can't pay rent?

- Tell your landlord about your loss of income and inability to pay rent
- Ask your landlord to work out a payment plan or agreement to pay later
- Get any agreement with your landlord in writing, dated and signed (can be by text or email)
- For any payments you do make, ALWAYS get signed and dated rent receipts from your landlord
- Ask your landlord to waive late fees



# What if I can't pay rent? (continued)

- You may qualify for other resources, such as SNAP (food stamps), unemployment benefits, utility assistance.
- Even if you aren't protected by The CARES Act, you are still protected by the Missouri Supreme Court's order (courts closed through May 1.)

# Info for subsidized housing tenants

- If your income has changed, notify your landlord or the housing authority in writing or confirm by email
- If you have a Section 8 voucher, you can still contact your caseworker by phone or email (offices are closed)
- For housing authority updates:
  - <https://www.slha.org/coronavirusupdates/>
  - <https://www.haslc.com>
- Keep a copy of ALL of your records in a safe place!

# Lease terminations unrelated to rent

- Your landlord may still give you a lease termination or notice to vacate for reasons *other than* nonpayment of rent
- Even if this happens, your landlord must go through the court process to enforce the demand that you vacate.
- Such a court process cannot happen before May 1.
- AND your landlord cannot legally force you out. Lockouts or other self-help evictions are illegal.

# Fair Housing Rights

- There are Fair Housing laws that protect you on the basis of:
  - Race and Color
  - National Origin
  - Familial Status
  - Disability
  - Sex
  - Religion
  - Source of Income (STL City only)
- Call the Metropolitan St. Louis Equal Housing and Opportunity Council (EHOC) at 314-534-5800
- Missouri Commission on Human Rights: (573) 751-3325
- HUD Housing Discrimination Hotline: 1-800-669-9777

# If you are a tenant who needs legal help:

- Call Legal Services of Eastern Missouri at (314) 534-4200 OR complete an online intake at [lsem.org](http://lsem.org)
- Outside Legal Services of Eastern Missouri area:
  - Legal Services of Western Missouri: (816) 474-6750
  - Mid-Missouri Legal Services: (573) 442-0116
  - Legal Services of Southern Missouri: (417) 881-1397
- Other STL-area resources:
  - Metropolitan St. Louis Equal Housing and Opportunity Council (EHOC): (314) 534-5800
    - EHOC offers a hotline to educate people on Missouri Landlord - Tenant law and to prevent homelessness. The phone number is 314-534-5800, Option 1.
  - ArchCity Defenders: (314) 361-8834

# Tell us your questions!

- Post questions in the Facebook comments
- Please do not post personal information
- Questions that are not answered live will be answered in the comment section after the presentation
- This presentation and comments, and other presentations by Legal Services of Eastern Missouri, will stay available on our Facebook page
- Slides and other resources are available on our website, [lsem.org/covid-19-updates/](https://lsem.org/covid-19-updates/)

# JOIN US FOR FUTURE SESSIONS.

## SMALL BUSINESS + COVID-19

MONDAY, APRIL 20  
@ 6:30-7:30PM



LSC  
BRYAN CAVE LEIGHTON PAISNER  
Legal Services of Eastern Missouri  
Action Justice Hope  
ST. LOUIS REGIONAL FINANCIAL EMPOWERMENT COALITION  
MONEYSMARTMONTH  
APRIL 2020

## WILLS, TRUSTS, & ESTATE PLANNING: PROTECT YOURSELF

MONDAY, APRIL 27  
@ 6:30-7:30PM



LSC  
Carmody MacDonald  
Legal Services of Eastern Missouri  
Action Justice Hope  
ST. LOUIS REGIONAL FINANCIAL EMPOWERMENT COALITION  
MONEYSMARTMONTH  
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# WATCH OUR PREVIOUS SESSIONS.

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Additional COVID-19 updates available online  
at:  
<https://lsem.org/covid-19-updates/>

**314-256-8778**

**800-444-0514**

**[www.lsem.org](http://www.lsem.org)**

**[www.lsem.org/get-help-now](http://www.lsem.org/get-help-now)**



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