**Missouri Legal Services**

Legal aid programs providing free legal help to the low-income and disadvantaged in Missouri

www.lsmo.org

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**Covid-19 Updates and Other Information**

**IMPORTANT UPDATES ABOUT LOCAL COURT CLOSURES**

Many Missouri courts have announced closures or issued communications about COVID-19 measures.

Check this link to review details now:  https://www.courts.mo.gov/page.jsp?id=151673

Click here to read the statement from the Missouri Supreme Court about suspending all in-person proceedings through April 3, 2020.

Note that emergency proceedings, and those granting personal and public safety will still be conducted.

**IMPORTANT RESOURCES INFORMATION**

Public Health Emergencies and the Fair Labor Standards Act – Wage and Hour Questions
https://www.dol.gov/agencies/whd/flsa/pandemic

Pandemic Flu and the Family and Medical Leave Act  https://www.dol.gov/whd/healthcare/flu_FMLA.htm


Many utilities companies have issued a stop on disconnections as below:

- **Ameren Missouri** – Ameren is suspending service disconnections and forgiving late payment fees. Customers who are having difficulty paying their bill can contact Ameren Missouri’s customer care team by using this link:  https://www.ameren.com/missouriAmeren has partnered with the United Way of Greater St. Louis to create the Coronavirus Income Relief Program that will offer $500,000 in energy assistance funds to customers experiencing financial hardships caused by the coronavirus response. Ameren Missouri
Customers with an active account can apply for $250 toward payment on their account. You do not have to be past due on your Ameren bill to apply or qualify. The United Way will determine eligibility. Must be 250% of poverty level or below and be an hourly-wage worker who has lost hours. DETAILS HERE

APPLICATION FORM HERE

- **Spire** (gas) – Spire is suspending disconnects and late fees until May 1 for residential and business customers. If impacted by the Coronavirus and need help with your natural gas service or bill contact Spire via this link https://www.spireenergy.com/contact-us. If you have an appointment or natural gas emergency, we’re encouraging our technicians to maintain social distancing of at least six feet at all times. More info can be found at this link; https://www.spireenergy.com/coronavirus

- **Missouri American Water** – placing a moratorium and discontinuing service shut offs at this time. Missouri American Water will begin the restoration of service to previously shut-off customers. The restoration may take some time. If your service has been turned off, prior to March 12, 2020, Missouri American will re-start service. Link to more info: https://amwater.com/moaw/

- **City of St. Louis Water Division** – Mayor Krewson ordered the City of St. Louis Water Division to stop all water shutoffs.

Other Utilities: https://www.como.gov/utilities/ucs/


https://www.ameren.com/missouri/account/customer-service/payment-options/payment-assistance


**Moratorium on Foreclosures and Eviction suspended for FHA insured home loans**
https://www.fhfa.gov/Media/PublicAffairs/Pages/FHFA-Suspends-Foreclosures-and-Evictions-for-Enterprise-Backed-Mortgages.aspx and USDA Single Family Housing Direct Loans
https://www.usda.gov/coronavirus

- The Federal Housing Financing Agency is providing payment forbearance up to 12 months to those impacted by the coronavirus, which means a temporary halt on payments. Homeowners should not just stop making payments. Homeowners should call their loan servicer right away to work out a plan if they are having trouble making their monthly mortgage payments.
- Forbearance does not mean homeowners do not have to pay back the loan, but it gives them time to hopefully find work and reach an agreement with their loan servicer.
- The Federal Housing Finance Agency has directed Fannie Mae and Freddie Mac to
suspend all evictions and foreclosures for at least 60 days. This impacts homeowners with a federal government-backed single family mortgage.

- The USDA has issued a foreclosure and eviction moratorium for 60 days effective March 19, 2020, for borrowers with USDA Single Family Housing Direct loans. Contact your local USDA Service Center.

The **Families First Coronavirus Response Act** will go into effect on **April 2, 2020**. It includes, among other provisions, the following:


- Covers employers with fewer than 500 employees.
- Covers leave for the following reasons:
  - “The employee is subject to a Federal, State, or local quarantine or isolation order related to COVID–19.
  - The employee has been advised by a health care provider to self-quarantine due to concerns related to COVID–19.
  - The employee is experiencing symptoms of COVID–19 and seeking a medical diagnosis.
  - The employee is caring for an individual who is subject to an order as described in subparagraph (1) or has been advised as described in paragraph (2).
  - The employee is caring for a son or daughter of such employee if the school or place of care of the son or daughter has been closed, or the child care provider of such son or daughter is unavailable, due to COVID–19 precautions.
  - The employee is experiencing any other substantially similar condition specified by the Secretary of Health and Human Services in consultation with the Secretary of the Treasury and the Secretary of Labor.
  - An employer of health care providers or emergency responders can elect to exclude employees from these leave provisions.”

- Provides 80 hours of paid sick leave to full time employee. For part-time employees, a number of hours equal to the average number of hours the employee works over a 2-week period. Benefits will be capped at $511 per day and $5,110 in the aggregate if you use the leave for yourself, and will be capped at $200/day or $2000 in the aggregate if you use the leave to care for others. Compensation for leave if caring for a family member will be two-thirds.

  “An employer may not require an employee to use other paid leave provided by the employer to the employee before the employee uses the paid sick time” under this emergency paid leave act.

- The leave does not carry-over and the act sunsets December 31, 2020.
- Employers with 50 or fewer employees can request an exemption if “the imposition of such requirements would jeopardize the viability of the business as a going concern.”

• Only covers leave for an employee who is unable to work or telework due to the need for leave to care for a son or daughter under the age of 18 whose school or place of care is closed due to the public health emergency.
• Covers employers with fewer than 500 employees.
• Covers employees who have worked at least 30 days for the employer.
• Provides 12 weeks of job-protected leave.
• The first 10 days of leave can be unpaid, but the employee can elect to use any accrued leave. Following that, employees will receive two-thirds pay, but pay cannot exceed $200 a day or $10,000 in the aggregate.

If you click on any of the links above, you will be leaving this website.