# HAYTI HEIGHTS HOUSING AUTHORITY

March 4, 2024



### **OFFICE CLOSED**

REMINDER: The office is closed on Tuesday and Thursday.

You STILL can call to leave a voicemail or text 573-359-2710 for workorders.

**Emergency Work Orders:** 

Please call the office to see who is on call. Call or text that number.



Reminder: Fighting WILL NOT be tolerated. Your lease WILL be terminated. You may call HUD at any time regarding this violation! You still will have 30 days to vacate the unit!

## Lawn

Maintenance will cut and weed eat the lawn every two weeks. An alert will be sent on lawn cutting days. Make sure you are signed up for text/email alerts so that you receive them.

You are responsible for removing lights, toys, trampoline, lawn furniture, etc. We will not replace the item or reimburse you if any damage occurs.

### **Rental Insurance**

In the event that something happens, we are not responsible for your belongings inside of the unit. On the back is a Questions and Answers about Rental Insurance from the American Red Cross Website.

## Life Insurance

More than 100 million Americans are uninsured or underinsured when it comes to life insurance. Life insurance helps minimize the financial impact if something devastating happens to a loved one. If don't have any, please consider getting some.

#### Email

If you signed up for electronic notices, make sure to check your email and keep it up to date. Beginning May 2024, we will fully send your documents via email.

# Charges

You will receive a charge each day for trash and items that are not lawn furniture/décor on your porch. This includes the back porch.

# **Tenant Request Form**

Scan the QR Code to complete a form online.



Tenants with no violations, THANK YOU

www.haytiheightshousingauthority.com







# **Ouestions and Answers about** Renters Insurance

# Many people do not understand

what renters insurance can do for them. If you rent an apartment or a house, renters insurance will reduce the financial hardship of a fire, theft, or other disaster.

## What is renters insurance?

Renters insurance is insurance that pays you if your personal property is damaged or stolen. Renters insurance can cover fire and smoke damage, theft, vandalism, damage from windstorms and hail, damage from explosions, water damage from plumbing problems, and many other hazards. It also protects you from liability if an accident happens in your home and may pay your temporary living expenses if an emergency forces you to leave your home.

### Doesn't my landlord's insurance protect my belongings?

No. Your landlord's insurance does not protect your personal property. It only protects the building.

## Won't renters insurance cost too much?

No. Renters insurance is available at low cost for your personal property. It costs a great deal less than car insurance. Renters insurance can cost less than \$12 a month in most areas of the country.

# What if I don't own much property?

You probably own a great deal more than you think—furniture, clothing, stereo, television, books, toys, jewelry, sports equipment, pots and pans, dishes . . . What would it cost to replace everything in your apartment if there was a fire or other disaster?

### Is all renters insurance the same?

No. Some policies cover more than others. The deductible (an amount you pay before the insurance starts to pay) and limits may vary, and the cost for the same coverage may be different from company to company.

### Who should I buy renters insurance from?

Shop around for the policy that meets your needs at the best price. If you have a car, the company that insures it is a good place to start. Discounts may be available if you have more than one policy with the same company.

- ✓ Contents Coverage
- ✓ Liability and Theft coverage
- ✓ Replacement Value Coverage
  ✓ Living Expense Coverage
- ✓ What is Not Covered
- ✓ Deductibles and Discounts