



Ending Your Lease Early With Military Orders:

KNOW YOUR RIGHTS UNDER THE SCRA

You've just received orders to deploy for 90 days or longer or to PCS. After the initial excitement, one of your first thoughts may be, "How can I get out of my current housing lease?" Fortunately, the [Servicemembers Civil Relief Act](#) provides financial and legal [protections](#) for active-duty service members – including National Guard and reserve members – and their families. Protections include the right to [end housing leases early without penalty](#) during periods of military service. Use this checklist to protect your SCRA rights.






Before You Sign a Lease

- ✓ Read the terms of your lease agreement. Watch out for and try to avoid [SCRA waiver clauses or addendums](#) that attempt to prevent you from being able to end your lease early without penalties.
- ✓ Take your lease to your [nearest legal assistance office](#) for review and to identify potential red flags.
- ✓ Remember – each state has its own laws. Research local regulations before committing to a lease. Your legal assistance office can help.
- ✓ Understanding your lease obligations will help you avoid waiving or forfeiting your rights under the [SCRA](#). If that happens, you may be charged the remainder of what you owe under your agreement. Unpaid debts could be reported to credit bureaus as a past-due debt or bad debt, which could hurt your credit score.



Once You Receive Orders

To end your housing lease early under SCRA, you must take certain steps to avoid penalties. Keep in mind that the SCRA is a federal law and your lease does not need to have a military clause for you to be protected. To begin the process:

- ✓ Deliver a copy of your military orders and written notice of your intent to end your lease to your landlord as soon as possible – preferably at least 30 days before your planned early termination. Delivery options include by hand, private carrier, regular postal mail with return receipt requested or electronically by email or through a communications portal of your lender or agent's choice. 
- ✓ If you need proof of your service, you can get a free DoD report certifying your active-duty status on the [SCRA website](#). This is known as a "Status Report Pursuant to Servicemembers Civil Relief Act."
- ✓ Keep a copy of the signed receipt of notice from your landlord.
- ✓ If you make monthly payments, your lease should end 30 days after the first day on which your next rent payment is due. If your lease does not require monthly payments, it will end the last day of the month following the month when your notice was delivered. 
- ✓ Your landlord may not charge you an early termination fee, but you will still be responsible for any outstanding utility bills and damages beyond normal wear and tear. 



If You Suspect Your Rights Have Been Violated

- ✓ Contact your local [legal assistance office](#) to initiate a review.
- ✓ File a complaint with the [Department of Justice's Civil Rights Division](#).
- ✓ Contact your [state attorney general](#).



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