



## State of Colorado Resources for Those Facing Eviction, Foreclosure, or Non-Payment of Utility Bills

*During this unprecedented time, Coloradans should not have stress over rent, mortgage payments, or utility bills adding to the other anxieties caused by COVID-19. That's why on March 20, 2020, Governor Jared Polis issued [Executive Order D 2020 012](#), ordering Colorado state agencies to work with property owners, mortgage companies, and utilities providers to limit evictions, foreclosures, and public utility disconnections while Colorado is in a state of emergency.*

*If you know you won't be able to pay for these vital needs, or are concerned about your ability to pay in the coming months, please review the following steps that have been taken by both government and private industries, to see how they may impact you. You can also find resources for assistance with payment of rent, mortgage, and utility bills by visiting [www.211colorado.org](http://www.211colorado.org) or by dialing 211 on a phone.*

### **Protections Against Eviction:**

There is an existing network of state agencies that provide homeless prevention services, including rental and mortgage assistance. The Department of Local Affairs (DOLA) has developed an [Evictions Resources Map](#) that can be used with [211](#) to help renters avoid eviction.

\$3M from the disaster emergency fund was provided to DOLA to assist with short-term rental and mortgage assistance to low-income households (<50% Area Median Income aka AMI) that are economically impacted by COVID-19. These funds are being distributed in the following ways:

- The distribution of short-term rental and mortgage assistance statewide is being done by contracting with non-profit agencies that provide similar short-term assistance with funding from the Division of Housing within DOLA; and
- By contracting directly with statewide housing organizations and Public Housing Authorities that currently provide housing for large numbers of income-qualified households.

The Colorado Department of Public Safety (CDPS) is working with all Sheriffs, Mayors, and other local leaders to suspend residential eviction activity in the State until April 30, 2020 unless such actions are necessary to protect public health and safety.

### **Guidance Against Eviction:**

Multiple private entities within the state have issued guidance against evictions to include:

- Creating payment plans for residents who cannot pay rent due to virus-related loss of income.
- Waive all late fees through April 30.

- Refrain from enforcing eviction orders through April 30.
- Avoid rent increases.
- Share the Colorado Housing Financial Authority (CHFA) [resources](#) and Apartment Association of Metro Denver's list of [resources for renters](#).

### **Protections Against Foreclosure:**

The [CARES Act](#) passed by the U.S. Congress provides the following for all single family federally-backed mortgages regardless of delinquency status:

- Up to 180 days restraint from taking action, with an additional 180 days upon the request for the borrower; and
- Except in the case of a vacant or abandoned property, no foreclosures for at least a 60-day period beginning on March 18, 2020.

The American Bankers Association is tracking actions by U.S. Banks nationwide to ease obligations on loans in the face of crisis. Information on specific banks can be found [here](#).

### **Guidance Against Foreclosure:**

At the state level, the Department of Regulatory Agencies (DORA) has issued [guidance](#) to state-chartered financial institutions. Many institutions have committed to working with customers to provide the following:

- Easing credit terms for new loans for members/customers who qualify;
- Waiving overdraft fees;
- Waiving late fees for credit card and other loan balances; and
- Offering payment accommodations, such as allowing borrowers to defer payments, or extending the payment due dates, which would avoid delinquencies and negative credit bureau reporting caused by any COVID-19-related disruptions.

### **Protections Against Discontinuation of Utility Services**

Many statewide, regional, and municipal utilities companies have offered the following relief in light of the current emergency:

- Suspension of service disconnections for delayed or missed payments;
- Waiving of reconnection fees;
- Suspension of fee accruals for delayed payment;
- Reinstatement of service for those recently disconnected for nonpayment;
- Implementation of low-income payment assistance program;
- Implementation of medical exemption policy to prohibit disconnections.

DORA's Public Utilities Commission (PUC) is tracking companies that have made this commitment on their website, which can be found [here](#).