

Feeling anxious?

[Colorado 24-hour Crisis Services](#) 844-493-TALK (8255) Text “TALK” to 38255
Cuando llamas a los Servicios de Crisis de Colorado, hablarás con un consejero capacitado en situaciones de crisis. LLAMA AL 844-493-8255

[Jefferson Center](#) 303-425-0300

[Mental Health Colorado Resources](#)

[Talking with Teens](#) about Coronavirus (and more...)

Need resources?

[Colorado 2-1-1 COVID-19 Information and Resources](#)

A confidential and multilingual service that provides one central location where people can get connected to the resources they need statewide. Dial 2-1-1 or 866-760-6489 (toll free). 2-1-1 es un servicio confidencial y multilingüe que conecta a las personas con recursos vitales en todo el estado. Marque el número gratuito 2-1-1 o 866-760-6489.

[Resources for Low-income Coloradans During COVID-19 Outbreak](#)

[The Action Center](#)

For rent and mortgage assistance call 720-407-6712. For utility assistance call 720-407-6674.

[Aunt Bertha](#)—Search for free or reduced cost services and resources by zip code

Jefferson County:

[Emergency Assistance](#)

[Resource List](#)

[Community Resources](#)

Abuse and neglect of children 24-hour hotline 303-271-4357

Abuse and neglect of at-risk adults 24-hour hotline 303-271-4673

For Golden Residents:

[Food and Housing Assistance Information](#)

[Golden COVID-19 Rental Assistance](#)

The Golden Service Extension Unit of The Salvation Army offers assistance to Golden residents needing help with rent, utilities, medical bills, prescriptions, and other needs. To see if you qualify, please fill out the [online form](#) or call 303-279-2188.

For Residents of Manufactured Home Parks:

[Colorado Coalition of Manufactured Home Owners \(CoCoMHO\)](#)

[Mobile Home Park Oversight Program](#)—Colorado Division of Housing

Domestic violence?

If you are in imminent danger, call 9-1-1

[Family Tree](#) 24-hour Crisis Line 303-420-6752

Domestic Violence Hotline 800-799-7233

Sexual assault?

[The Blue Bench](#) 24-hour Crisis Line 303-322-7273

Línea Directa-Asalto Sexual Para Mujeres y Hombres ESPAÑOL 303-329-0031

Child abuse?

Colorado Child Abuse and Neglect 24-hour Hotline 844-CO-4-KIDS (844-264-5437)

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Is there a statewide moratorium on evictions?

Yes, as of April 30, 2020, Gov. Polis suspended evictions statewide for 30 days.

Gov. Polis issued an [Executive Order](#) to suspend evictions (both residential and commercial) for 30 days unless such actions are necessary to protect public health and safety. Also, landlords and lenders are prohibited from charging any late fees or penalties for any breach of the terms of a lease or rental agreement due to nonpayment for the duration of the Executive Order. **The Executive Order does not relieve an individual from their obligation to make mortgage payments or rent payments.** State agencies are directed to work with property owners and landlords to create model repayment agreements that allow tenants additional time to repay rent.

Golden City Council passed a [Resolution](#) that requests all banks, mortgage companies and the financial industry, as well as all rental property owners, landlords and rental businesses, to consider the financial impact the threat of the spread of the COVID-19 virus is having on the citizens of the City and asks everyone to provide reasonable accommodations and leniency and consider delaying rents, mortgages, foreclosures, evictions, and utility shut-offs to everyone affected by this crisis.

What about the federal foreclosure and eviction moratoriums?

The [Coronavirus Aid, Relief and Economic Security \(CARES\) Act](#) provides a temporary moratorium on residential foreclosures for borrowers with federally backed mortgage loans (including loans backed by Fannie Mae, Freddie Mac, the Federal Housing Administration, the Veterans' Administration, or the U.S. Department of Agriculture). Borrowers who affirm they are experiencing a COVID-19 related hardship can request a forbearance from their loan servicer of up to 180 days, which can be extended for an additional period of up to 180 days. **Homeowners must contact their loan servicer to request this forbearance.** The CARES Act requires the servicer to offer a CARES Act forbearance for borrowers with federally backed mortgage loans. At the end of the forbearance, options can include paying all of the missed payments at one time, spread out payments over a period of months, or add payments as additional payments or a lump sum at the end of the mortgage.

The CARES Act also provides a temporary moratorium on evictions for residential tenants occupying a Covered Property (until 120 days after enactment). During the moratorium period, landlords of a one- to four-unit residential building who have federally backed mortgage loans are prohibited from filing eviction lawsuits until July 15, 2020. These landlords are also prohibited from issuing notices to tenants who are behind on rental payments to vacate the premises, and are also prohibited from charging fees, penalties or other charges to a tenant related to nonpayment of rent. After the moratorium period, the landlord may not evict a tenant unless the landlord provides 30 days' notice. **Renters, please note that even if your property is subject to a moratorium, renters still owe rent.**

Under the CARES Act, borrowers with a federally backed multifamily (5 or more units) mortgage loan may request a forbearance for up to 30 days, with two 30-day extensions. A tenant renting a dwelling unit within such multifamily property cannot be evicted for nonpayment of rent or charged late fees, penalties, or other charges during the forbearance period.

For private mortgage loans, you can ask your bank about available hardship options. The Colorado Department of Local Affairs has worked with the American Bankers Association on recommendations it is passing on to the homeowners. The association is keeping a [running list of measures](#) being employed by specific banks.

In his April 30 [Executive Order](#), Gov. Polis directed all landlords of rental properties to notify tenants in writing of federal protections against eviction and foreclosures at each property.

Mortgages

[Guide to Coronavirus Mortgage Relief Options](#) (Consumer Financial Protection Bureau)

[How can I tell who owns my mortgage?](#) (Consumer Financial Protection Bureau)

[Foreclosure Protection and Mortgage Payment Relief for Homeowners](#) (National Housing Law Project)

[Fannie Mae \(mortgage financing\)](#)

[Fannie Mae—Understand Your COVID-19 Mortgage Options](#)

If you are struggling to pay your rent, contact Fannie Mae's renter hotline at 877-542-9723.

[Freddie Mac \(mortgage financing\)](#)

[Freddie Mac—Lump Sum Repayment is Not Required in Forbearance](#)

If you are struggling to pay your rent, contact Freddie Mac's renter hotline at 800-404-3097.

[U.S. Department of Housing and Urban Development](#)

[Federal Housing Finance Authority \(FHFA\)](#)

[U.S. Department of Agriculture \(USDA\)](#)

[Colorado Housing and Finance Authority \(CHFA\)](#)

[Eviction and Foreclosure Prevention](#)—Colorado Division of Housing

Databases of Properties Subject to Federal Eviction Moratoriums

[National Housing Preservation Database \(NHPD\)](#)

[Fannie Mae/Freddie Mac/FHA Multifamily Properties Database](#)

[Enterprise Colorado Database](#)

[Searchable Database of Multifamily Properties Subject to Federal Eviction Moratoriums](#)

Tenants

[Tools to Help Renters Find Out if They are Protected from Eviction](#) (Federal Housing Finance Agency)

[Eviction and Foreclosure Prevention](#)—Colorado Division of Housing

[CARES Act Eviction Moratorium](#) (Congressional Research Service)

[Colorado Tenant's Guide to COVID-19](#) ([Español](#))

[Summary and Analysis of Federal CARES Act Eviction Moratorium](#) (National Housing Law Project)

[Enforcing Eviction Moratoria: Guidance for Advocates](#) (National Housing Law Project)

[Colorado Apartment Association](#)

What should I do if I can't pay rent?

Contact your landlord in writing and let them know as soon as possible that you're unable to pay your monthly rent due to the negative effects of COVID-19. Many landlords across the state are offering tenants payment agreements in response to the COVID-19 crisis. Review the terms of these agreements carefully before signing. Seek professional advice to review terms imposed by these agreements. See below for legal resources. (from [Colorado Department of Local Affairs](#))

Colorado Homes for All [Template for Letter to Absentee Landlord](#)

Colorado Homes for All [Ejemplo de Carta a Un Propietario](#)

State agencies have been directed to work with property owners and landlords to create model repayment agreements that allow tenants additional time to repay rent. Keep checking the [Colorado Department of Local Affairs Eviction and Foreclosure Prevention website](#) for information.

What is the eviction process in Colorado?

Landlords must have a legal reason to evict a tenant (e.g., failure to pay rent, committing lease violations, property damage, engaging in criminal activities, or when a tenant has not moved out when their lease has expired). **Note: Gov. Polis has suspended evictions during May 2020 unless such actions are necessary to protect public health and safety.**

It is illegal to lock out a tenant, move personal belongings, or shut off utilities before the eviction process is complete. Your landlord must take you to court and get an Order of Possession (signed by a judge) for the eviction process to be complete, and the Sheriff must be present when locks are changed. Also illegal are threats or physically attempting to remove a tenant.

[Questions and Answers about Evictions](#) (Colorado Legal Services)

[The COVID-19 Eviction Crisis—An analysis by the COVID-19 Eviction Defense Project](#)

[Facing Eviction Alone: A Study of Evictions in Denver 2014-2016](#) (Colorado Center on Law and Policy)

READ MORE about how the eviction process works in Colorado

[Link to pdf document "The Eviction Process"](#)

Where can I find rental assistance?

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[Golden COVID-19 Rental Assistance](#)

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[Colorado 2-1-1 COVID-19 Information and Resources](#)

Dial 2-1-1 or 866-760-6489 (toll free). Text your ZIP CODE to 898-211.

2-1-1 es un servicio confidencial y multilingüe que conecta a las personas con recursos vitales en todo el estado. Marque el número gratuito 2-1-1 o 866-760-6489.

Colorado Department of Local Affairs—[Housing and COVID-19](#)

Colorado Department of Local Affairs—[Eviction and Foreclosure Prevention](#)

Jefferson County: [Housing Assistance Resources](#)

Jefferson County: [Emergency Assistance](#)

[Jefferson County Housing Authority](#)

[MetroWest Housing Solutions](#)

MetroWest Housing Solutions—[Community Resources COVID-19](#)

[Brothers Redevelopment](#) 844-926-6632

Email: ehap@brothersredevelopment.org

[The Salvation Army](#) 855-768-7977

[Jewish Family Service](#) 720-248-4690

Email: centralintake@jewishfamilyservice.org

[Family Tree](#) 303-467-2604

[Volunteers of America Colorado](#) 720-229-0428

[The Action Center](#) 720-407-6712

Email: gethelp@theactioncenter.org

[Colorado Rent Assistance Programs](#)

[B-Konnected Housing Connection](#)

[Rent Help in Jefferson County Colorado](#)

[Colorado Apartment Association](#)

Where can I find legal resources?

[COVID-19 Eviction Defense Project](#)

[Colorado Legal Services \(CLS\)](#)

[Housing-related Information](#)

[Mobile Home Eviction for Non-Payment of Lot Rent in CO](#)

[Colorado Poverty Law Project](#)

[Legal Aid Foundation of Colorado](#)

[Protecting Renter and Homeowner Rights During Our National Health Crisis](#) (National Housing Law Project)

[Colorado Housing Connects](#) 844-926-6632

[Housing Resources—9to5 Colorado](#)

[Colorado: Landlord/Tenant](#)

[Colorado Judicial Branch: Forcible Entry & Detainer/Eviction \(FED\)](#)

[Colorado District Courts](#)

[Colorado Revised Statutes](#)

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Resources for Undocumented Persons

[Mi Casa Resource Center COVID-19 Resident Resources](#)

[COVID-19 Resources for Undocumented Communities in Colorado](#)

[Nationwide Resources for Undocumented Communities](#)

[9to5 Colorado](#)

Miscellaneous Resources

[COVID-19 Resources for Affordable Housing Organizations](#) (Housing Colorado)

[Major Consumer Protections Announced in Response to COVID-19](#) (National Consumer Law Center)

[A Guide to COVID-19 Economic Stimulus Relief](#) (Consumer Financial Protection Bureau)

[Unemployment Insurance](#)—Colorado Department of Labor and Employment

[IRS Coronavirus Tax Relief and Economic Impact Payments](#)

[U.S. Department of Labor Coronavirus Resources](#)

[Food Assistance](#)—Colorado Department of Human Services

[Colorado Special Supplemental Nutrition Program for Women, Infants & Children \(WIC\)](#)

[Colorado Health Emergency Leave with Pay \(“Colorado HELP”\) Rules](#)

[Employee Paid Leave Rights](#) (U.S. Department of Labor)

[Connect for Health Colorado](#)

Coloradans can still buy health insurance if they have a life-changing event

[Statewide Utilities' Measures Undertaken](#)

[Xcel Energy's Response to COVID-19](#)

[Federal Student Loans](#)

Federal student loan borrowers are automatically being placed in an administrative forbearance, which allows you to temporarily stop making your monthly loan payment. This suspension of payments will last until Sept. 30, 2020, but you can still make payments if you choose.

[Comcast Free Internet \(60 days\)](#)

[Colorado Department of Revenue](#)

[Small Business Guidance and Loan Resources](#) (U.S. Small Business Administration)

[The Small Business Owner's Guide to the CARES Act](#) (U.S. Senate Committee on Small Business and Entrepreneurship)

COVID-19 Health Information

[Colorado Department of Public Health and Environment COVID-19 Information](#)

[Jefferson County Public Health](#)

[Golden COVID-19 Information](#)

[Centers for Disease Control and Prevention \(CDC\)](#)

[National Institutes of Health \(NIH\)](#)

[Institute for Health Metrics and Evaluation](#)

How can I help?

Donate to the [Golden COVID-19 Rental Assistance Initiative](#) (please put "Golden United housing assistance" in the comment section)

Donate to the [BgoldN Golden Community COVID-19 Fund](#)

Donate to the [Golden Civic Foundation, the COVID-19 Community Response Fund](#)

Donate to [The Action Center](#)

Donate to the [Food Bank of the Rockies](#)

Donate to the [Colorado COVID-19 Relief Fund](#)

Donate to the [9to5 Rapid Response Care Fund](#)

Prioritizing the people who are most often left out of emergency aid legislation: low-wage, gig, contract and temp workers, undocumented people, single parents, women of color, and more.

Donate to the [Jeffco Hope Fund](#)

Support [Jeffco Schools](#) to Meet the Challenges of COVID-19

Donate to the [Colorado Coalition for the Homeless](#)

Volunteer for [Golden COVID-19 Relief](#)

Volunteer for COVID-19 Response at [Doing My Part Colorado](#) (Help Colorado Now)