

A Colorado Tenant's Guide to COVID-19

COVID-19 has had an unprecedented impact on our state economy. Tens of thousands of Coloradans have lost their jobs since early March with additional lay-offs and furloughs expected in the weeks and months ahead. The economic shutdown has caused many in our community to fall behind on bills and rent, generating considerable anxiety.

This guide is designed to help tenants navigate conversations with their landlords, respond to eviction proceedings, and seek out support in this challenging time. We are doing our best to keep this document updated, so please check back as the situation on the ground changes. *Please note: this guide does not, and is not intended to, constitute legal advice; instead, all information, content, and materials available on this site are for general informational purposes only.*

This guide uses some legal and other terms that may be confusing. [This link](#) provides some definitions of words we've used throughout the guide.

What happens if I can't pay my rent?

First and foremost, you should know that you are not the only one! Because of COVID-19, many Americans will struggle to pay rent in the months ahead. This problem will likely continue until the virus passes and people can return to work.

If you cannot pay your rent, there are several things you should know:

1. There is a federal eviction moratorium in place: Evictions based on late or unpaid rent are suspended from September 4, 2020 through June 30, 2021 under the *Temporary Halt in Residential Evictions To Prevent the Further Spread of COVID-19* issued by the Centers of Disease Control and Prevention (CDC). This order does not prevent landlords from commencing eviction proceedings as long as the actual eviction for non-payment occurs after June 30, 2021, when the order has ended. Additionally, eviction proceedings related to non-payment of rent that occurred before this order was in place but were incomplete as of September 4, 2020 fall under this order. The Moratorium further requires all impacted individuals to complete a declaration of financial hardship and turn over a copy to their landlord, as well as the court if the individual is already in eviction proceedings. Links to the CDC declaration are available in many languages on [this CDC website](#).
2. Currently, under [Executive Order D 2021 088](#), landlords must provide tenants with 30 days' notice of nonpayment of rent before filing a nonpayment-related eviction proceeding. This Order is effective as of April 20, 2021.
3. If you are protected by a moratorium, your landlord cannot evict you until it expires: As mentioned above, landlords in Colorado could not pursue evictions until the statewide eviction moratorium (put in place by [Executive Order D 2020 227](#)) expired on December 31, 2020. However, even if a landlord does pursue eviction proceedings for non-payment of rent after December 31, 2021, they are not allowed to evict you until June

30, 2021 when the federal order issued by the CDC expires. Other deadlines may vary by county and previous protections may influence your situation.¹ You may consider calling your county to confirm information or to ask specific questions pertaining to your situation. A list of county court contact information is provided [here](#).

4. These moratoria do not mean that you don't have to pay rent: Even though bans on evictions exist across the state, you are still bound by your rental contract. This means that [your landlord will seek payment under the terms of your rental agreement](#) and will likely expect you to pay. Additionally, despite the presence of eviction moratoria, your landlord may be able to sue you for unpaid rent when courts reopen.
5. Even if you are protected by a moratorium now, your landlord may be able to evict you when the moratorium lifts, and pursue you for rental money in court: As discussed above, eviction moratoria issued at the federal, state, and local level have expiration dates. When these provisions expire, landlords may be able to immediately begin eviction proceedings while also suing for unpaid rent and possibly late fees. Please be aware that your landlord is not allowed to physically remove you from the property, or to ask you to leave immediately. Landlords must go through a formal court process to get an eviction order against you, even if you have not paid rent when eviction moratoria expire.
6. As of October 15, 2020, Landlords cannot assess late fees or penalty fees in relation to the non-payment of rent until April 27, 2021 pursuant to Governor Polis's orders ([Executive Order D 2020 223](#) & [Executive Order D 2020 307](#) & [Executive Order D 2021 029](#) & [Executive Order D 2021 052](#) & [Executive Order D 2021 073](#)). After the order expires, landlords are permitted to once again charge late fees and penalty fees, as long as they apply to rent due after April 27, 2021.
7. It is important to notify your landlord as soon as possible if you're unable to fully pay your rent: While it is often uncomfortable, it is important that you tell your landlord that you cannot pay rent as soon as possible. It is important to do this [in writing](#). For example, by email (if possible), in this time of social distancing (though sending a [certified letter](#) also works well). Attached at the end of this document please find some draft letter/email language that may be helpful when contacting your landlord about payment issues.
8. Included at the end of this document is a draft letter/email that can be used when contacting your landlord about payment issues. It is a good idea to keep documentation

¹ [The CARES Act, enacted March 27, 2021](#), also included a federally mandated eviction moratorium that halted filing *new* evictions for certain rental properties in Colorado and charging late fees through July 25, 2020. The covered rental property types included most [federally assisted rental housing programs, low-income tax credit housing, and housing with federally backed loans](#). For more information, please see this [summary](#) prepared by the National Housing Law Project.

readily available that shows how the COVID-19 crisis has made it difficult to pay rent (for example, emails/letters/texts canceling shifts, notifying you that your place of work will be closed, or suspending contract work may all be used as proof). It is possible that having this documentation handy will be helpful if the state changes the law, or in a worst-case scenario, in a dispute with your landlord.

9. Currently, rental assistance funds are available to tenants and landlords alike by state and federal governments. For more information and for a more comprehensive list of resources, visit [Colorado's Department of Local Affairs](#). Additional advocacy efforts at the local, state, and federal level continue to seek more support for renters who have lost work and are struggling to make payments to their landlord.

Should I pay partial rent or try to strike a deal with my landlord?

Many landlords across the state are offering tenants payment agreements in response to the COVID-19 crisis. The terms of these agreements can be very different from each other and may or may not be good for tenants. Some questions to ask yourself if your landlord offers a payment agreement include:

1. *Can I afford to pay this? Will [deferred](#) or altered payment arrangements make my rent too high in the future?*
2. *Does this agreement change terms other than payment? Does the landlord expect me to move out at a different time? Does this impact other services or agreements?*
3. *Does this agreement say that if I miss a future payment, then I give up other rights or benefits I'm entitled to or agreed to? Or does it say that the landlord is entitled to an [order for possession](#) from a court if I fail to make a payment as agreed?*
4. *Is the landlord threatening to evict me or not let me into the house or apartment I am renting if I don't sign the proposed modification agreement?*

If the answer to any of the questions above is yes, it may raise a [red-flag](#) about the fairness of the rental agreement. Before signing an agreement, please contact our team [by filling out our online intake form](#) to get connected with a volunteer attorney who can review the document your landlord has provided. [Colorado Legal Services](#) is also a fantastic resource if you're trying to understand a payment agreement, negotiate with your landlord, or respond to a legal document sent by your landlord. They have offices across Colorado that can be [reached at the numbers listed on this website](#). The numbers for different Colorado Legal Services offices are also listed at the end of this document.

What can my landlord do if I don't pay my rent?

If you do not pay rent, your landlord may do several things, including asking you to pay, posting a notice to vacate or a demand for possession on your door, and offering payment agreements and other compromises.

Your landlord cannot [deny you access to the premises](#), cut off utilities, engage in harassing behavior, evict you, or break the terms of your lease agreement.

What will happen when eviction moratoria in place expire or go away?

As of now, when eviction bans are lifted, landlords will be (and in some cases, already are) able to pursue eviction cases in court and also sue tenants for unpaid rent. Right now, there are no rules or regulations that prevent this from happening. There are some proposals that respond to these challenges, but none have been acted upon.

How can I get help to pay my rent?

There are a number of resources available and the list is growing daily. Options include:

1. **Stimulus funding:** There have been three stimulus checks. The first stimulus check for \$1,200 went to each U.S. taxpayer who earned less than \$75,000 per year along with an additional \$500 for each dependent child in Spring 2020. (For example a family with two parents and three children under the age of 17 would receive $\$1200+\$1200+\$500+\$500+\$500 = \3900). The second stimulus check of \$600 went to each U.S. taxpayer who fell under the same qualifications as the first stimulus criteria in early 2021. In March 2021, the administration passed a third stimulus check for \$1,400. More information is available at this [link](#).
2. **Unemployment Insurance:** The CARES Act increased unemployment insurance dramatically. If you have been laid-off, [furloughed](#), or face a work reduction as a contractor or gig economy employee, you may be eligible for benefits (in addition to receiving the stimulus funding above) such as Pandemic Emergency Unemployment Compensation or Pandemic Unemployment Assistance that have been extended for now until March of 2021. More information is available at this [link](#). [Again, unemployment benefits may change in the coming months depending on administrative decisions.](#)
3. **Temporary Rental and Utility Assistance:** In Denver County, residents may apply for TRUA benefits to support rental and utility payments. More information for Denver residents can be found by dialing 3-1-1 or visiting: [Rent and Utility Help - Department of Housing Stability](#).
4. **Other rental support:** The State of Colorado is providing some rental support to tenants facing hardship as a result of COVID-19. Residents across the state can search for emergency rental assistance providers here: [State of Colorado Eviction Prevention Programs](#). You may also call 2-1-1 or visit <http://211.org/>. For more resources based on your particular county, please visit this [link](#).
5. **Energy Assistance:** Apply for or find out information about the Low Income Energy Assistance Program (LEAP) by calling the HEAT HELP Line (available 24/7) at 866-431-8435. Applications can take 30 days to process but can be quicker for emergencies like a shutoff notice.
6. **Food Assistance:** There are many options available to you to apply for Food Assistance (SNAP) benefits. Try to provide as much information as you can on the application to make the process faster.
 - a. By Phone: Outreach partners can help you apply by phone. Call Hunger Free Colorado Hotline at 1-855-855-4626 or Mile High United Way at 2-1-1
 - b. Online: Visit the Colorado PEAK website at <https://colorado.gov/PEAK> from a computer or tablet to complete an application online.
 - c. Mobile App. Download the MyCOBenefits app to apply from a smartphone. If you are approved, you will be able to see benefit amounts.
 - d. Paper. Paper applications are still available at your county office, even if it is closed. Once you complete your paper application, you can drop it off at the county office or send it in by mail, fax, or email.

- e. For other food assistance: You can also find food banks and pantries during the COVID-19 Outbreak. Visit [this site](#) for more information. If you have children under 18, some public schools are offering “grab and go” break snacks and lunches that you can pick up at any school that is near you. See [this list](#) for locations.
- 7. **Small Business Administration Economic Injury Disaster Loan:** The SBA is offering economic injury disaster loans to small businesses, including sole-proprietors (businesses with no employees besides the owner) and contractors (ride-share drivers, etc.), whose income is reduced by the Coronavirus crisis. The application is on-line and the SBA is trying to make the processing of applying easier. For more information or to apply, visit this [site](#).

How do I get more information about this document?

This document was prepared by Zach Neumann at the COVID-19 Eviction Defense Project (a project of The Community Firm) with critical input and feedback from Jack Regenbogen at the Colorado Center on Law and Policy, Jason Legg from 9to5 Colorado, and Jennie Rodgers from Enterprise Community Partners. Comments, feedback, and edits are welcome as we will keep this document up to date over the next several months as the COVID-19 crisis runs its course.

LANDLORD LETTER DRAFT TEXT

Dear **[Insert Landlord or Company Name]**-

I am writing in regards to my tenancy at **[Insert address]**. Due to the ongoing COVID-19 crisis, I am unable to make my rental payment for the month of **[insert month]** on **[rental due date]**. This is due to **[select reason: being ill and unable to work / being laid-off from my work / being furloughed at work / facing reduced work hours / other]**.

I hope to be able to make payments in the future. If you would like to discuss this more, please feel free to reach out.

Thank you,
[Signature]

Colorado Legal Services Offices

CLS offices and counties served by each office are listed below. Translators are available.

Alamosa (Alamosa, Conejos, Costilla, Mineral, Rio Grande, Saguache)

603 Main St., Alamosa 81101

719-589-4993

Walk-In Hours: Monday-Friday 8:30-4:30 p.m., closed noon-1 p.m. for lunch

Boulder (Boulder)

315 West South Boulder Road, Suite 205, Louisville 80027

303-449-7575

Walk-In Hours: Monday-Friday 8-Noon and 1-5 p.m., closed Noon to 1 for lunch.

Colorado Springs (El Paso, Lincoln, Teller, Chaffee, Custer, Fremont, Park county shared)

617 South Nevada Avenue, Colorado Springs 80903

719-471-0380

Craig (Grand, Jackson, Moffat, Rio Blanco and Routt)

50 College Drive, #111, Craig 81626 (call before visiting)

1-800-521-6968

Denver (Adams, Arapahoe, Broomfield, Denver, Douglas, Elbert, Jefferson all ages; for Clear Creek & Gilpin seniors 60+ only)

1905 Sherman Street, Suite 400, Denver 80203

303-837-1313

Walk-In Hours: Daily Monday-Friday 8:30-11 a.m. and 1-2 p.m.; ID Wednesdays 8:30-11 a.m.

Dillon (Clear Creek, Eagle, Gunnison, Lake, Pitkin and Summit)

P.O. Box 1895 Dillon, CO 80435

1-800-521-6968

Durango (Archuleta, Dolores, Hinsdale, La Plata, Montezuma, Ouray, San Juan, San Miguel, Ute Mountain Ute and Southern Ute reservations)

835 East 2nd Avenue, #300, Durango 81301

1-888-298-8483

Ft. Collins (Larimer, Logan, Phillips, Sedgwick)

211 West Magnolia Street, Ft. Collins 80521

970-493-2891

Walk-In Hours: Mon-Fridays 8:30-Noon, 1-4:30 p.m.; ID project only - Tuesdays and Thursdays, 9-11 a.m. and 1-3 p.m.

Grand Junction (Delta, Garfield, Mesa, Montrose)

422 White Avenue, Suite 300, Grand Junction 81501

970-243-7940

Greeley (Morgan, Washington, Weld, Yuma)

912 8th Avenue, Greeley 80631

970-353-7554

La Junta (Baca, Bent, Cheyenne, Crowley, Huerfano, Kiowa, Kit Carson, Las Animas, Otero, Prowers)

10 West 3rd Street, La Junta 81050

1-888-805-5152

Migrant Farmworker Division (all counties)

1905 Sherman Street, Suite 400, Denver 80203

1-800-864-4330

Pueblo (Pueblo, Custer, Fremont shared w/ other offices)

1000 West 6th Street, Pueblo 81003

719-545-6708

Salida (Chaffee, Custer, Fremont, Park county shared)

1604 H Street, Suite 201, Salida, 81201

719-539-4251

Definition of Terms Used in the Guide:

Moratoria: a temporary ban of an activity

Executing eviction procedures: the eviction process is made up of a number of steps or procedures. These procedures include providing official notice that an eviction has been filed, a court hearing and decision, and can include a sheriff removing someone from their home. While the moratoria is in place these steps will not happen.

The Cares Act: Action taken by the Federal government to provide emergency relief to people affected by Covid-19

Federally assisted housing programs, low income housing tax credit housing and housing with Federally backed loans: these are the most common types of affordable housing

Your landlord will seek payments under the terms of your rental agreement: You have a written or verbal lease with your landlord and your agreement includes an amount you pay for your housing. You still owe this money to your landlord.

Exempt: not include

Amicable: agreeable or friendly. An agreement that both you and your landlord can accept.

In writing: you should have a copy of the conversation in case you ever need to prove it happened. This could be a copy of an email. A screen shot of a text could be ok too.

Certified letter: when you send someone a certified letter you get a receipt that proves you sent it. You can also require that the person you send the letter to signs to receive the letter. This gives you proof that they received it.

Deferred: put off to a later date. If rent is deferred you will not have to pay right now but you will have to pay it some time in the future.

Waive other rights: give up other rights

Order for possession from the courts: final step in the eviction process that requires a tenant to move out of the house or apartment

Make the premise inaccessible: not let you in the house or apartment you are renting

Red flag: a concern you should pay attention to, but not necessarily a concern so big that you shouldn't continue the conversation

Deny access to the premises: let you into the house or apartment you are renting

Various moratoria are lifted: eviction bans are in place today but they have end dates. After the end date it will be lifted and your landlord will be able to evict you.

Furloughed: temporarily not working or working fewer hours and not getting paid for the hours you don't work.

Sole-proprietor: a business owner who doesn't have any employees

Need to Contact Your Local County's Court?

<p>1st Judicial District (Website) <i>Jefferson and Gilpin Counties</i></p>	<p>2nd Judicial District Court (Website) <i>Denver County</i></p>
<p>Gilpin Combined Court: (303-582-5522)</p> <p>Jefferson Combined Court: (720-772-2500)</p>	<p>Denver District Court (303-606-2300)</p>
<p>3rd Judicial District (Website) <i>Huerfano and Las Animas Counties</i></p>	<p>4th Judicial District (Website) <i>El Paso and Teller Counties</i></p>
<p>Huerfano County Judicial Center: (719-793-7100)</p> <p>Las Animas County Courthouse: (719-846-3316)</p>	<p>El Paso County Judicial Building (719-452-5000)</p> <p>Teller County Courthouse (719-689-7360)</p>
<p>5th Judicial District (Website) <i>Clear Creek, Eagle, Lake, and Summit Counties</i></p>	<p>6th Judicial District (Website) <i>Archuleta, La Plata, and San Juan Counties</i></p>
<p>Clear Creek County Courthouse (303-569-0820)</p> <p>Eagle County Justice Center (970-328-6373)</p> <p>Eagle County Court at El Jebel (970-704-2740)</p> <p>Lake County Justice Center (719-293-8100 #9)</p> <p>Summit County Justice Center (970-453-2272)</p>	<p>Archuleta County Courthouse (970-264-8160)</p> <p>La Plata County Courthouse (970-247-2304)</p> <p>San Juan County Courthouse (970-387-5790)</p>
<p>7th Judicial District (Website) <i>Delta, Gunnison, Hinsdale, Montrose, Ouray, and San Miguel Counties</i></p>	<p>8th Judicial District (Website) <i>Jackson and Larimer Counties</i></p>
<p>Delta County Combined Court (970-874-6280)</p>	<p>Jackson County Combined Court (970-723-4363)</p>

<p>Gunnison County Combined Court Offices (970-642-8300)</p> <p>Hinsdale County Courthouse (970-944-2227)</p> <p>Montrose County Justice Center (970-252-4300)</p> <p>Nucla Montrose Associate Court (970-864-7373)</p> <p>Ouray County Courthouse (970-325-4405)</p> <p>San Miguel County Courthouse (970-369-3300)</p>	<p>Larimer County Justice Center (970-494-3500)</p> <p>Loveland County Court (970-622-2100)</p>
<p>9th Judicial District (Website) <i>Garfield, Pitkin and Rio Blanco Counties</i></p>	<p>10th Judicial District (Website) <i>Pueblo County</i></p>
<p>Garfield County Courthouse (970-928-3065)</p> <p>Garfield County Associate Court - Rifle (970-625-5100)</p> <p>Pitkin County Courthouse (970-925-7635)</p> <p>Rio Blanco Combined Court (Meeker) (970-878-5622)</p> <p>Rio Blanco County Associate Court (Rangely) (970-675-2342)</p>	<p>Pueblo Combined Court (719-404-8700)</p>
<p>11th Judicial District (Website) <i>Chaffee, Custer, Fremont, and Park Counties</i></p>	<p>12th Judicial District (Website) <i>Alamosa, Conejos, Costilla, Mineral, Rio Grande, and Saguache Counties</i></p>
<p>Chaffee Combined Court (719-539-2561)</p> <p>Custer Combined Court (719-783-2274)</p> <p>Fremont Combined Court (719-269-0100)</p>	<p>Alamosa Combined Court (719-589-4996)</p> <p>Conejos Combined Court (719-376-5465)</p>

<p>Park Combined Court (719-836-2940)</p>	<p>Costilla Combined Court (719-672-3681)</p> <p>Mineral Combined Court (719-658-2575)</p> <p>Rio Grande Combined Court (719-657-3394)</p> <p>Saguache Combined Court (719-655-2522)</p>
<p>13th Judicial District (Website) <i>Kit Carson, Logan, Morgan, Phillips, Sedgwick, Washington, and Yuma Counties</i></p>	<p>14th Judicial District (Website) <i>Grand, Moffat, and Routt Counties</i></p>
<p>Kit Carson County Combined Court (719-346-5524 x 3)</p> <p>Logan County Combined Courts (970-522-6565)</p> <p>Morgan District Court (970-542-5200)</p> <p>Phillips Combined Court (970-854-3279 x0)</p> <p>Sedgwick Combined Court (970-474-3627)</p> <p>Washington Combined Court (970-345-2756)</p> <p>Yuma County Courthouse (970-332-4118)</p>	<p>Grand County Judicial Center (970-725-3357)</p> <p>Moffat Combined Court (970-824-8254)</p> <p>Routt Combined Court (970-879-5020)</p>
<p>15th Judicial District (Website) <i>Baca, Cheyenne, Kiowa, and Prowers Counties</i></p>	<p>16th Judicial District (Website) <i>Bent, Crowley, and Otero Counties</i></p>
<p>Baca County Court (719-523-4555)</p> <p>Cheyenne County Courthouse (719-767-5649)</p> <p>Kiowa County Combined Court</p>	<p>Bent Combined Court (719-456-1353)</p> <p>Crowley Combined Court (719-267-4468)</p> <p>Otero Combined Court (719-384-4951)</p>

(719-438-5558) Prowers County Combined Court (719-336-7424)	
17th Judicial District (Website) <i>Adams and Broomfield Counties</i>	18th Judicial District (Website) <i>Arapahoe, Douglas, Elbert, and Lincoln Counties</i>
Adams County Justice Center (303-659-1161) Broomfield Combined Courts (303-464-5020)	Arapahoe County Justice Center (303-645-6600) Arapahoe County Courthouse - Littleton (303-645-6600) Douglas County Courthouse (720-437-6200) Elbert County Courthouse (303-621-2131) Lincoln County Courthouse (719-743-2455)
19th Judicial District (Website) <i>Weld County</i>	20th Judicial District (Website) <i>Boulder County</i>
Weld County Court House (970 475-2400)	Boulder County Combined Court (303-441-3750) Boulder County Combined Court - Longmont (720-564-2522)
21st Judicial District (Website) <i>Mesa County</i>	22nd Judicial District (Website) <i>Dolores and Montezuma Counties</i>
Mesa County Justice Center (970-257-3640)	Dolores Combined Court (970-677-2258) Montezuma Combined Courts (970-565-1111)