

# COVID-19 Rental, Evictions and Foreclosures FAQ

## Boulder County, Updated 8/9/2021

*This document has been prepared by Boulder County, City of Boulder, City of Longmont, and Boulder County Legal Services to provide the most up-to-date information for housing providers and tenants to help navigate issues arising from COVID-19. For more information or assistance, please contact the appropriate mediation or legal service found at the end of this document.*

### **Q: What happens if a tenant is unable to pay rent due to an impact of the Covid-19 pandemic?**

These unique circumstances require flexibility, compromise and communication on all sides. It is within everyone's best interest to negotiate an agreement, taking into account the financial realities and capacity of both sides to absorb the losses. Housing providers also face uncertainty and difficulties paying their bills, including mortgages, real estate taxes, insurance and other expenses to maintain their properties.

**Communicate early and often** to discuss an arrangement that could be workable to everyone. Some options may include a payment plan, temporary rent reduction (if possible), early termination of the lease, substitute services for rent, or other solutions. Document any agreement in writing and ensure all parties sign (electronic signature acceptable). Include a contingency plan if things don't work out.

### **Other Considerations**

- Tenants may be eligible for unemployment benefits or may be able to get financial help depending on qualifications. See resources listed on p. 3.
- If a housing provider hands a tenant a *Notice to Quit or Comply* (sometimes called a "Demand for Payment" or a "Demand for Compliance or Possession"), or posts such a notice on a tenant's door, this does not automatically mean that a tenant is going to be evicted. This notice is not filed with the court unless the housing provider decides later to file an eviction – the posting of this notice is a preliminary step that a housing provider must take if an eviction is later necessary.
- To repeat the most important point, communicate immediately with your housing provider if you receive a Notice to Quit or Comply. Let the housing provider know you want to be part of a solution.
- Contact mediation services (see page 6 for appropriate service) for more help navigating your situation and/or mediation services to help parties reach resolution. At this time, all mediations will be conducted virtually over the telephone or computer, not in person.

**Q: Eviction. What is happening to assist renters at risk of eviction?**

- At this time, there are no eviction moratoriums in effect in Colorado.
- Boulder County courts re-issued [Administrative Order 20-108](#) on July 14, 2021 which limits the number of cases which can be filed in Boulder and Longmont courts, requires landlords to provide the tenant with a copy of informational documents, gives guidance on remote appearances, and encourages mediation. This remains in effect until the courts issue a new order.

**Q: What resources are available to tenants at risk of eviction?**

Tenants may be eligible for unemployment benefits or may be able to get financial help depending on qualifications. Financial resources available include:

- [Boulder County Housing Resources](#): This resource page provides detailed information about all of the agencies within Boulder County that are assisting with rental assistance during these unprecedented times. Access to a safe and stable home is crucial for all of us at all times, including now.
- [City of Boulder Eviction Prevention and Rental Assistance Program](#)
- [City of Boulder Resource pages](#)
- [City of Longmont Information](#)
- [Additional resources through Boulder County](#)

**Q: What if the tenant breaks their lease by leaving the property before the lease ends and stops paying rent?**

- Again, communication between the housing provider and tenant is critical to determine, what, if anything can be negotiated (see section above on communication and mediation options).
- What does the lease say about who is responsible for re-renting the unit, and what criteria should be used to approve prospective new tenants?
- CU students can access the [CU Off-Campus Housing office](#) for additional resources and Ralphie's list, a housing database to help fill vacancies.

**Q: As a private housing provider, what if I am concerned about my next mortgage payment?**

- Property owners facing payment issues are recommended to call their lender immediately. Communicating with the lender early gives everyone time to develop an alternative plan. If the owner would like assistance in this process or further information, they are encouraged to contact the Boulder County Personal Finance Program.
- The Boulder County Personal Finance Program provides free counseling by HUD-

approved Housing Counselors. Included is counseling related to loss mitigation options, foreclosure prevention options, credit impacts and debt management plans.

([www.BoulderCountyPFP.org](http://www.BoulderCountyPFP.org))

Property owners not receiving rental payments may choose to apply for the Colorado Property Owner Preservation Program as a way to assist with their lost rental income.

More information can be found here:

[https://dola.colorado.gov/doh\\_care/landlordLogin.jsf](https://dola.colorado.gov/doh_care/landlordLogin.jsf)

**Q: Foreclosures. What is happening to assist property owners who may be at risk of foreclosure?**

- Property owners facing payment issues are recommended to call their lender immediately. Communicating with the lender early gives everyone time to develop an alternative plan. If the owner would like assistance in this process or further information, they are encouraged to contact the Boulder County Personal Finance Program.
- Servicers of FHA, Fannie Mae- and Freddie Mac-backed loans are instructed to work with borrowers experiencing hardship related to COVID-19. This can include suspension of payment, creating forbearance plans and loan modification. It is expected many other lenders will follow this same guidance.
- The Boulder County Personal Finance program provides free counseling by trained homeownership counselors. Included is counseling related to foreclosure, loan modification and lender communications ([www.BoulderCountyPFP.org](http://www.BoulderCountyPFP.org)).
- Small businesses and sole proprietors may be eligible to apply for an Economic Injury Disaster Loan (EIDL). Learn more from the [Colorado Small Business Development Center](#).

**Q: Does a tenant have to comply with allowing someone into the property for a showing or an appraisal if they have concerns around social distancing?**

During the time period when the stay at home order was in effect, showings were not permitted. Now that this order has been lifted, there is no regulation limiting such activity. However, in the spirit of collective health and safety, it's recommended that housing providers, managers, realtors, and tenants to figure out a plan for showings that feels comfortable and reasonable for everyone. Parties can seek mediation services to assist if they are unable to resolve it between themselves. Tenants who feel they have special circumstances, such as a health condition that would make them especially vulnerable to exposure, should talk to an attorney about their rights (see resources for legal help below) if they can't work something out with the housing provider.

**Q: If a CU student returns home and is no longer occupying the property, can they**

**expect to be released from the lease or receive any rent reduction?**

No, the lease contract is still valid. There may be options for filling a vacancy, such as subletting. Renters should check their lease and discuss these options with their housing provider.

**Q: What recourse does a tenant have if their roommate isn't practicing social distancing?**

If the roommate is on the same lease, this is considered an issue between roommates. A housing provider has no obligation to rectify a situation or settle an argument between roommates. It may be more complicated if the other tenant is on a separate lease. In either case, if the roommates are unable to settle it between themselves, mediation through Community Mediation Service in Boulder or Longmont Mediation Service could be an option.

**Q: Does a tenant need to share with a housing provider the results from a test for COVID, or any other medical information?**

A tenant's medical information is private, and a tenant does not need to share medical information with a housing provider, even information related to COVID-19. Also, a housing provider cannot demand that a tenant get a COVID-19 test. It is recommended that tenants and housing providers alike follow as much as possible the directions from the State regarding social distancing, and face protection.

**FOR MORE INFORMATION. MEDIATION SERVICES, AND HELP NAVIGATING YOUR SITUATION, CONTACT:**

**For properties in Boulder, Gunbarrel, Nederland, Louisville, Superior and surrounding areas, contact:**

City of Boulder Community Mediation Service  
303-441-4364  
[mediation@bouldercolorado.gov](mailto:mediation@bouldercolorado.gov)  
[Online Form to Request Services](#)

**For properties in Longmont, Lafayette, Niwot, Lyons, Allenspark and surrounding areas, contact:**

City of Longmont Mediation Service  
303-651-8444

**For Rental Assistance:**

Boulder County Housing Helpline  
303-441-1206

**For more information and referrals to legal help:**

Boulder County Legal Services  
303-449-7575

Community Protection Division  
Boulder County District Attorney's Office  
303-441-3700