# Utilities/Rent Assistance During COVID-19 Outbreak THESE RESOURCES MAY BE OUT OF DATE. THEY WERE LAST UPDATED MID NOVEMBER 2020.

Other United Way Resources During the COVID-19 crisis:					
FOOD ASSISTANCE	<u>SENIOR</u> <u>SUPPORT</u>	SMALL BUSINESS SUPPORT	MEDICAL ASSISTANCE		
UNEMPLOYMENT RESOURCES	<u>FAMILY</u> <u>RESOURCES</u>	MENTAL HEALTH RESOURCES	UTILITIES/RENT ASSISTANCE		

For the most recent information from Larimer County Department of Health and Environment visit: <a href="https://www.larimer.org/health/communicable-disease/coronavirus-covid-19">https://www.larimer.org/health/communicable-disease/coronavirus-covid-19</a>

#### LARIMER COUNTY

#### Colorado LEAP

Apply for LEAP (Low income Energy Assistance Program). LEAP is federally funded, provides one time heating assistance to individuals, families, or older adults to help cover bills. Residents with an annual income up to 60% of the state median income and an individual household monthly income not exceeding \$2,371 per month or \$4,561 per month for a family of four may be eligible.

Apply at: www.colorado.gov/PEAK

For more information about LEAP - online, 1-866-432-8435, email leaphelp@discovermygoodwill.org

#### **Energy Resource Center**

While our construction crews are now pulled back, we continue to actively register clients and take client referrals for free energy audits, furnaces, insulation etc. It is our goal to create a significant backlog of

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qualified clients to benefit from energy efficiency and home safety improvements that save people up to 25% of their overall energy costs, allowing them more disposable income for life's necessities. We are planning to hit the ground running as soon as we are able to resume our field activities and serve as many people as possible. Every Colorado home should be safe and healthy.

 ERC services continue to be available and it may be helpful for some of your clients to get <u>qualified</u> now. Please visit our <u>website</u> or feel free to <u>call our office</u>.

#### Volunteers of America

Veterans who are very low income, are homeless, or have an eviction notice and need support with deposit, rent and utility, or other temporary financial assistance can receive support through the SSVF Program. Reach out to Laura Meusch, 970-391-9925 or <a href="mailto:lmeusch@voacolorado.org">lmeusch@voacolorado.org</a>

#### Poudre Valley REA

PVREA serves most of rural Larimer County and some limited parts of <u>Fort Collins, Timnath, Loveland, Berthoud, and Wellington</u>; view the territory by clicking <u>here</u>.

- Not disconnecting members and are suspending late fees for now.
- PVREA is billing members as normal and encourages members to contact them if you cannot pay
  your bill in full to discuss paying a portion of the bill or setting up a payment plan so members do
  not fall too far behind.
- Members can call 1-800-432-1012 or email <u>service@pvrea.coop</u>.

#### **XCEL ENERGY**

We will not disconnect service to any residential customers until further notice and late fees are suspended. If you are having difficulty paying your bills, contact us and we will arrange a payment plan that works for you. **Learn more from Xcel Energy:** <u>COVID-19 Response Alert</u> or call 800-895-4999 to speak with a representative about your bill and options.

#### Neighbor to Neighbor

- Apply online for rental assistance by visiting <a href="https://www.n2n.org/rent-assistance/">https://www.n2n.org/rent-assistance/</a>, application available in Spanish too. Need a photo ID and current lease agreement (for home in Larimer County), <a href="https://doi.org/10.1007/journal.org/">doi.org/10.1007/journal.org/</a>
- Homelessness Prevention Programming continues to be offered via phone.
- All Homelessness/Eviction Prevention calls should be directed to 970-488-7498 for phone intake and services.
- Housing Search Assistance resources are available online at: <a href="https://www.n2n.org/rental-options/housing-search-assistance/">https://www.n2n.org/rental-options/housing-search-assistance/</a>
- Additional community resources are available on N2N's website at: https://www.n2n.org/rental-options/
- N2N's Homeownership services, including HomeShare and Foreclosure services, continue with remote coordination. Specific program contacts are listed below.
  - Homeownership Miranda Minton: 970-488-2374
  - Homeshare Heather Domko: 970-488-2363

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engagement@uwaylc.org

- Foreclosure prevention Alea Rodriguez: 970-488-2382
- N2N can help pay lot rent in a mobile home park (does not apply to lots located in an RV Park) if the homeowner can pay their mortgage. Call Morgan 970-488-2383 to set up an appointment.

#### The Family Center/La Familia

The Family Center/La Familia can help Larimer County residents with utility payments through April. People can call 970-221-1615 and leave a voicemail or email info@thefamilycenterfc.org

#### **Catholic Charities Larimer County**

Catholic Charities can assist residents who live in Fort Collins and north of Fort Collins (Timnath, Wellington, Laporte, Red Feather, etc.) with utility payments. Catholic Charities can assist Loveland residents with Xcel payments. Call 970-484-5010 for information on receiving support.

#### Comcast

Read press release in English, or Spanish

- Increasing internet speeds for new and existing customers
- Provide free internet for 60 days for new customers in service area
- Use "internet essentials" program to offer internet services for \$9.95/month for low income families in service area

#### **BOXELDER SANITATION DISTRICT**

Boxelder Sanitation District serves portions of <u>Fort Collins</u>, <u>Windsor</u>, <u>Severance</u>, <u>Timnath and unincorporated areas of Larimer and Weld Counties</u>; you can view the service map <u>here</u>.

- Boxelder continues to provide safe and uninterrupted sanitary sewer service to its customers during this COVID-19 Emergency.
- Please email us at info@boxeldersanitation.org or call us at 970-498-0604. You may also visit our website, <u>www.boxeldersanitation.org</u>, for the most up-to-date information.

#### **Emergency Housing Assistance Program**

Assistance through Brother's Redevelopment Inc. Eligibility:

- 1. Your household considered low income BEFORE March 11, 2020; your household income was below 50% of the area median income based on your household size and County.
- 2. Your household lost income due to COVID-19
- 3. A member of your household (18 and older) are lawfully present in the United States
- 4. You can provide proof of: hardship, primary residence, income and housing cost
- 5. If you are seeking rental assistance, you do not receive any other public housing support vouchers (HCV, PBV, State, or other)
- 6. If you are seeking mortgage assistance, you must provide proof of a request of forbearance.

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LARIMER COUNTY Area Median Income (AMI) CHART from Brothers Redevelopment Inc							
Househol d Size 1	Househol d Size 2	Househol d Size 3	Househol d Size 4	Househol d Size 5	Househol d Size 6	Househol d Size 7	Househol d Size 8
\$32,950	\$37,650	\$42,350	\$47,050	\$50,850	\$54,600	\$58,350	\$62,150

If your income is 50% of the Area Median Income (AMI) then fill out this <u>prequalification form</u> and get more information about next steps on their <u>site</u>.

#### FORT COLLINS

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For more information about LEAP - online, 1-866-432-8435, email leaphelp@discovermygoodwill.org

#### City of Fort Collins

The City will not disconnect service to customers until further notice for non-payment. If you are having difficulty paying your bills, contact **970-212-2900** to receive assistance or make a payment arrangement.

In response to COVID-19, Fort Collins Utilities residential customers who are past due **now can receive bill payment assistance <u>two times</u> this program year** while not exceeding total program year benefit of \$1,500. The program year runs from Oct. 1, 2019, through Sept. 30, 2020.

Learn more from the City of Fort Collins by going online to their Utilities Affordability Portfolio.

- You may also request payment assistance by calling:
  - o Catholic Charities Larimer County, 970-484-5010
  - La Familia/The Family Center, 970-221-1615
- All LCCC assessments on hold.
- Apply for LEAP (Low income Energy Assistance Program) between November 1 and April 30th to then be eligible for <u>Income Qualified Assistance Program (IOAP)</u> at the City of Fort Collins to lower your utility bill:
  - For more information about LEAP <u>online</u>, 1-866-432-8435, email <u>leaphelp@discovermygoodwill.org</u>
  - For more information about IQAP <u>online</u>, 970-212-2900, email <u>utilitiesaffordability@fcqov.com</u>

## Fort Collins-Loveland Water District and South Fort Collins Sanitation District

FCLWD serves residents in part of <u>Fort Collins, Timnath, Loveland, and Windsor.</u> View the FCLWD service map by clicking here.

- Not shutting off or charging late fees right now
- There is no current end date for this temporary policy and will re-evaluate once shelter in place restrictions have been lifted.
- If any customers have questions, concerns, or would like to request payment arrangements call 970-226-3104 or email <a href="mailto:billing@fclwd.com">billing@fclwd.com</a>.

#### Salvation Army

https://thearcoflarimercounty.org/what-we-do/resource-directory/financial-expense-assistance/

#### LOVELAND

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#### City of Loveland

## Fort Collins-Loveland Water District and South Fort Collins Sanitation District

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- If any customers have questions, concerns, or would like to request payment arrangements call 970-226-3104 or email <a href="mailto:billing@fclwd.com">billing@fclwd.com</a>.

#### Little Thompson Water District

Currently assessing the need to suspend "shut offs" or make changes to late fees structure. For questions or support with setting up a payment plan, call 970-532-2096.

#### **Catholic Charities Larimer County**

Catholic Charities can assist residents of Loveland with Xcel energy payments, call 970-484-5010 for assistance.

#### Salvation Army

If any other questions, call local Salvation Army for assistance with food, hygiene kits, clothes, and laundry vouchers (970-699-8380).

For more resources:

https://thearcoflarimercounty.org/what-we-do/resource-directory/financial-expense-assistance/

#### **ESTES PARK**

#### Colorado LEAP

Apply for LEAP (Low income Energy Assistance Program). LEAP is federally funded, provides one time heating assistance to individuals, families, or older adults to help cover bills. Residents with an annual income up to 60% of the state median income and an individual household monthly income not exceeding \$2,371 per month or \$4,561 per month for a family of four may be eligible.

For more information about LEAP - online, 1-866-432-8435, email leaphelp@discovermygoodwill.org

#### Town of Estes, Power and Communication

The town will not do shut-offs, and will be waiving penalties for future bills; they will reassess the timeline as necessary. It is recommended to make partial payments, if possible, call 970-577-4800 for more information, to pay your bill, or to set up a payment plan.

#### Crossroads Ministry of Estes Park

Read this <u>press release</u> from Crossroads Ministry with some info about how to access rent relief assistance.

- Crossroads Ministry provides services <u>only for Estes Park residents</u> or those who live in the same service area as the Estes Park School District.
- Must call Salvation Army first, and then Crossroads Ministry of Estes Park can provide assistance for eviction prevention and utility payment support call 970-577-0610, or email <a href="mailto:office.crossroadsep@gmail.com">office.crossroadsep@gmail.com</a> for more information.

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#### **Estes Park Housing Authority**

Anyone living within Estes Park Housing Authority with questions or issues paying rent should reach out <u>EPHA@estes.org</u>; <u>esteshousing.org</u>; 970-591-2535.

#### Estes Park Hotels open for Displaced Locals

If you are a local Estes Park resident and have been displaced by COVID-19, there are 5 hotels in Estes Park accepting locals in extenuating circumstances during COVID-19 crisis. Call for more information on availability and monthly rates.

- Best Western, call Tim or Cory at 970-586-4476: motel room, no kitchenette, no pets
- Brynwood, call Gail at 970-586-3475: cabins, with kitchenette, no pets
- Inn at Fall River, call Karen at 970-586-4118: cabins, with kitchenette, no pets
- Murphy's Resort & Murphy's River Lodge, call Pat at 303-947-4560: availability on case-by-case basis, must call
- Olympus Lodge, call Todd at 970-586-8141: motel room, no kitchenette, no pets

#### Free Wifi at Library

Residents can easily log in to the free wifi at the Library from the parking lot <a href="https://estesvalleylibrary.org">https://estesvalleylibrary.org</a>

#### **BERTHOUD**

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For more information about LEAP - online, 1-866-432-8435, email leaphelp@discovermygoodwill.org

#### Town of Berthoud, Utilities

Residential and Business utility assistance programs allow households and businesses to defer late fees and water shut offs for utility charges accrued in March and April 2020. Find more information about program <u>online</u>, by calling 970-532-2643, or emailing <u>billing@berthoud.org</u>

#### **TIMNATH**

#### Colorado LEAP

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For more information about LEAP - online, 1-866-432-8435, email leaphelp@discovermygoodwill.org

#### North Weld County Water District

If you live in Timnath and receive North Weld County Water District (WildWing): No changes to business practices at this time; stay tuned for any additional information after mid-April.

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#### **BOXELDER SANITATION DISTRICT**

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- Please email us at info@boxeldersanitation.org or call us at 970-498-0604. You may also visit our website, <a href="www.boxeldersanitation.org">www.boxeldersanitation.org</a>, for the most up-to-date information.

#### **Catholic Charities Larimer County**

Catholic Charities can assist residents of Timnath with utility payments, call 970-484-5010 for information.

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#### WELLINGTON

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For more information about LEAP - online, 1-866-432-8435, email leaphelp@discovermygoodwill.org

#### Town of Wellington

The Town of Wellington will not disconnect service or charge late fees to customers for non-payment until further notice. If customers have any questions about services or bill payments, they can use the contact information below:

- Customer Service: 970-568-3381 ext. 190 Monday-Friday 8 a.m.-5 p.m.
- 24-hour automated account balance and payment: 1-833-862-1409
- 24-hour online bill pay: <a href="https://www.xpressbillpay.com">www.xpressbillpay.com</a>
- Email: utilities@wellingtoncolorado.gov

#### **Catholic Charities Larimer County**

Catholic Charities can assist residents of Wellington with utility payments, call 970-484-5010 for information.

## For Homeowners, Articles about Loan Relief Options

If you're experiencing difficulty paying your mortgage, call your <u>Mortgage Servicer</u> for information about mortgage relief or payment options available

- If Coronavirus has you worried about your mortgage, do these four things: these steps can help if you're at risk of missing a payment because of COVID-19
- Need to defer your mortgage payment during the Coronavirus? <u>Here's How</u>
- US Orders <u>Yearlong Break on Mortgage Payments</u>, but must contact servicer first
  - Federal Housing Finance Agency (FHFA) <u>announces mortgage help</u> for homeowners impacted by COVID-19 - applies to Fannie Mae, Freddie Mac, and Federal Home Loan Bank mortgages
  - o FHFA provides eviction suspension relief for renters in multifamily properties
  - For FHA-insured mortgages: HUD provides immediate relief for homeowners by suspending foreclosures and eviction, contact servicer for relief information
  - For U<u>SDA Single Family Housing Guaranteed Loan program</u> loans: suspended foreclosure and eviction but must contact servicer for more information

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