



COVID-19 FREQUENTLY ASKED QUESTIONS

Homeowners

Can homeowners be foreclosed upon during the COVID-19 pandemic?

On February 16, 2021, the Biden Administration directed a coordinated effort between the Department of Housing and Urban Development, the Department of Veterans Affairs, and the Department of Agriculture to extend and expand current forbearance and foreclosure relief programs. The programs in place were set to expire in March 2021, but have now been extended until June 30, 2021. [Under this order](#), the foreclosure moratorium has been extended until June 30, 2021, the mortgage payment forbearance enrollment window has been extended until June 30, 2021, and up to six months of additional mortgage payment forbearance will be provided for those who entered forbearance on or before June 30, 2020. However, the breadth and scope of the moratoriums vary by agency. It is best to contact your loan servicer to get more information about their specific policies.

Federally backed loans are those where Fannie Mae or Freddie Mac is the investor or where the Federal Housing Administration (FHA), Veterans Affairs (VA), or the U.S. Department of Agriculture's Rural Home Service (RHS) insures or guarantees the mortgage. This protection is not limited to borrowers with COVID-19-related hardships. Please note that the moratorium does not apply to properties that are vacant or abandoned.

For more information, please visit the relevant information provided by the federal Consumer Financial Protection Bureau, available [here](#).

I am having trouble paying my mortgage. Is there anybody that can help me talk to my lender?

If your loan is federally backed (see above), then you should be eligible to relief under the CARES act, including protections from foreclosure and a right to forbearance (if your hardship is due to COVID-19).

If your loan is not federally backed, you are experiencing difficulty paying your mortgage, and want to find HUD-provided counseling agencies to negotiate with mortgage brokers, [here](#) is the link.

If I am having trouble paying my mortgage, can I get a forbearance due to the coronavirus?

A borrower with a federally backed mortgage loan experiencing a financial hardship due directly or indirectly to the COVID-19 pandemic may request a forbearance. Forbearance means the monthly payment is suspended or reduced for a specific time. During a period of forbearance, no fees, penalties, or interest will accrue on the borrower's account beyond the amounts required by the mortgage contract. Forbearance will be granted for up to 180 days, and can be extended for an additional 180 days on request. The borrower does not have to be delinquent on the loan to request forbearance. Forbearance is not automatic; the request for forbearance is made to the loan servicer.

Can a homeowner's utilities be disconnected for nonpayment?

The Executive Order issued by Governor Jared Polis which created a moratorium on utility disconnections has expired. At this time, though discouraged on account of COVID-19, a tenant's utilities may be disconnected by the respective public utility company for non-payment. Residential customers of investor-owned utilities (Xcel Energy, Black Hills Energy, Atmos Energy, Colorado Natural Gas) may prevent a shutoff by providing the utility company a "medical certification" from a doctor, or health practitioner acting under a doctor's supervision, stating that disconnecting service would be especially dangerous to the health or safety of the customer or a permanent resident of the customer's household. For more information about utility disconnections and collections, see the PUC's For-Your-Information fact sheet on "[Your Rights as an Electric or Natural Gas Utility Customer.](#)"

DISCLAIMER: Alpine Legal Services has compiled these FAQ pages for residents in our service area (Aspen to Parachute, Colorado) in order to provide the public with general legal information. This information is not intended as legal advice specific to your situation. While Alpine Legal Services strives to provide correct, updated information, the legal landscape is developing on a daily basis and we cannot guarantee the accuracy of all information provided here. **Please contact an attorney for legal advice.**