



**DENVER**  
THE MILE HIGH CITY

# **HOA Foreclosure Notice Bill**

## **Companion legislation to HB 22-1137**

**Councilwoman Stacie Gilmore**

FOR CITY SERVICES VISIT | CALL  
**DenverGov.org** | **311**

- Record number of foreclosures initiated by a Homeowners Association (HOA) in Denver
- Lack of requirements for HOA to communicate with property owners prior to initiating a foreclosure action
- No requirements for HOA to provide legal and housing resources for homeowners facing foreclosure



GVR family contacted District 11 office about foreclosure. HOST & OFEP connected

Feb. 8, 2022

HOST, OFEP, DMFH, District 11 office weekly meetings, developed action plan

Mid Feb. 2022

Resource Townhall held in GVR. Heard homeowner concerns and connected them to agency resources

March 12, 2022

District 11 advised on HB 22-1137 and started work on City bill as companion to state bill

March 2022

Mar. 16, 2022

CW Gilmore asks Gov. Jared Polis and Attorney General Phil Weiser to launch an investigation & foreclosure moratorium

March – May 2022

Continued to intake homeowner issues, sharing with HOST, OFEP, and Attorney General's office

May 2, 2022

HB 22-1137 passed through third reading in the Senate on Monday, May 2nd

May 25, 2022

SAFETY committee presentation

June 20, 2022

City Council Adoption



# GVR Housing Resource Town Hall

Saturday, March 12<sup>th</sup> the District 11 Council office in partnership with Department of Housing Stability (HOST), Office of Financial Empowerment and Protection (OFEP), along with various nonprofit housing partners hosted a well attended Town Hall.



**DENVER**  
THE MILE HIGH CITY

# Request for Investigation



THE HONORABLE  
*Stacie Gilmore*  
COUNCILWOMAN DISTRICT 11

*City and County of Denver*  
CITY COUNCIL

Arie P. Taylor Municipal Building  
4685 Peoria St., Suite 215  
Denver, CO 80239  
p: 720.337.7711  
stacie.gilmore@denvergov.org

## Request for Investigation and Moratorium on Foreclosure Process

**COUNCIL DISTRICT 11, DENVER, CO.** – On Wednesday, March 16, Denver City Council President Stacie Gilmore requested Colorado Governor Jared Polis and Attorney General Phil Weiser intervene on behalf of homeowners who risk losing their homes to foreclosure due to egregious fines levied by the Master Homeowners Association of Green Valley Ranch, also known as GVR South HOA in the Green Valley Ranch neighborhood in the City and County of Denver.

“I ask that Attorney General Phil Weiser, in partnership with Governor Jared Polis, launch an investigation into the Master Homeowners Association of Green Valley Ranch and that until the investigation is complete, there is a moratorium on the foreclosure process for these homes,” said Council President Gilmore. “I sincerely appreciate Attorney General Phil Weiser’s office contacting me today after my initial email, to schedule a follow-up meeting to further discuss this important issue.”

Council President Gilmore became aware of the foreclosure issue on February 8, 2022, when a constituent reached out to her council office because their home was foreclosed on due to HOA fines. It was then that she immediately alerted city agencies, and resources were deployed to assist the constituent and investigate if there were more issues such as this one.

Green Valley Ranch is a majority community of color, and currently, the neighborhood has 50 homes in the foreclosure process. Britta Fisher, Director of the Department of Housing Stability (HOST), and the Office of Financial Empowerment and Protection have been investigating the extent of this issue and providing homeowners connections to resources. However, this problem demands urgency and more assistance from the State to mitigate residents becoming homeless.

###

# HOST Housing Resources

There are newly released funds for homeowners impacted by HOA foreclosures (for owner occupied homes impacted by covid) through the Department of Local Affairs (DOLA) - <https://cdola.colorado.gov/search?search=emap>.

Organization	Contact Name and Email	Phone Number
<b><u>Colorado Housing Assistance Corporation (CHAC)</u></b>	Veronica Campbell - veronicac@chaconline.org  Michelle Mitchell - michellem@chaconline.org	303-572-9445
<b><u>Brothers Redevelopment</u></b>	Patrick Noonan patrick@brothersredevelopment.org	303-202-6340
<b><u>Del Norte Neighborhood Development</u></b>	Tracy Osborn -tosborn@delnortenc.org  Sarah Hoogendyk - shoogendyk@delnortenc.org	303-477-4774
<b><u>Denver Housing Authority</u></b>	Charlotte O'Donnell cdonn@denverhousing.org	720-932-3000
<b><u>NEWSSED Community Development</u></b>	Veronica Acosta - veronicaacosta@newsed.org	303-534-8342
<b><u>Northeast Denver Housing Center</u></b>	Helen Taylor - htaylor@nedenverhousing.org	Helen Taylor - htaylor@nedenverhousing.org

The City also has additional resources available if you need them. We have Denver Urban Renewal Authority (DURA) and Brother's Redevelopment that offer assistance in home repairs. The Department of Aging is also helpful for homeowners needing additional assistance. Colorado Legal Services is a wonderful group offering assistance to homeowners as well. Please see the contact information below:

Organization	Contact and Email	Phone Number
<b><u>Denver Urban Renewal Authority (DURA)</u></b>	info@renewdenver.org	303-534-3872
<b><u>Denver Metro Fair Housing</u></b>	info@dmfhc.org	720-279-4291
<b><u>Colorado Legal Services</u></b>	Colorado Legal Services 1905 Sherman Street, Suite 400, Denver, CO 80203 Apply online: <a href="https://www.coloradolegalservices.org/node/4/contact-colorado-legal-services">https://www.coloradolegalservices.org/node/4/contact-colorado-legal-services</a>	303-837-1313
<b><u>CCD Office on Aging</u></b>	Perla Gheiler - perla.gheiler@denvergov.org	

## **House Bill 22-1137**

# **Homeowners' Association Board Accountability and Transparency**

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House Bill creates an  
immense foundation

Denver Bill adds to the  
framework



# HB 22-1137 creates foundation

With the passage of HB 22-1137, an HOA will be required to:

1. Provide monthly itemized accounting to anyone who is in arrears on assessments or fines;
2. Provide a notice of delinquency for unit owners who are behind on their assessments, must include a description of outstanding amounts and must outline the legal action that the HOA can take regarding those amounts;
3. Provide the option of entering into a payment plan prior to initiating a foreclosure. The HOA cannot initiate a foreclosure for outstanding fines and may only initiate a foreclosure for outstanding assessment if the unit owner misses at least 3 payments and declines to enter into a payment plan.



The passage of HB 22-1137 also:

4. Prohibits an HOA from imposing late fees, fines and interest on a per diem basis in an amount that exceeds the lesser of \$50 per day or \$500 total.
5. Prohibits an HOA from charging a rate of interest on unpaid assessments, fees, or fines in an amount greater than 8% per year.
6. Requires an HOA to adopt a policy to provide the unit owner with contact information for one or more foreclosure counseling services available in the county.

Proposed City bill reorganizes existing provisions:

- Subsection 27-240(a) and (b) contain the provisions previously located in DRMC 27-201 and 27-215 regarding notice of tenant rights and an executed copy of the lease; and
- Adds a new provision for HOA notification.

Section 3. A new article XI, chapter 27 shall be added and read as follows:

## ARTICLE XI. – REQUIRED DISCLOSURES

### Sec. 27-240. – Eviction and Foreclosure Resources.

(c) Foreclosure resources. Any association, or assignee of the association’s debt, seeking to foreclose a lien on and after August 30, 2022, shall provide written notice of owners’ rights and resources on a form provided or approved by the city at least thirty (30) days prior to instituting such action. Such notice shall contain a listing of legal and housing resources for homeowners facing foreclosure. An association shall maintain a record of such notice, including the date and time that the notice was provided. As used in this subsection, “association” has the meaning set forth in the Colorado Common Interest Ownership Act, Article 33.3 of Title 38, C.R.S., as amended.

## A Denver HOA in Green Valley Ranch is threatening to foreclose on homes over aesthetics

The Green Valley Ranch Master HOA is behind a record year in lawsuits against homeowners.



Fronzo Gilkey sits in his Green Valley Ranch home. Feb. 26, 2022. Kevin J. Beaty/Denverite

 Kevin Beaty

Mar. 09, 2022, 4:00 a.m.

FOR CITY SERVICES VISIT | CALL  
**DenverGov.org** | **311**

## “Tip of the iceberg”: Green Valley Ranch foreclosures spotlight Colorado’s lack of HOA regulation

Master Homeowners Association for Green Valley Ranch filed nearly half of all HOA foreclosures in Denver last year



Hyoung Chang, The Denver Post  
Vicki Souder, left, and Linda Wilson protest against foreclosures in front of the Master Homeowners Association for Green Valley Ranch offices on Friday, April 1, 2022. The HOA filed 50 foreclosures in 2021, nearly half the total of all HOA-initiated foreclosures in Denver last year.

By **NOELLE PHILLIPS** | [nphillips@denverpost.com](mailto:nphillips@denverpost.com) and **SAJA HINDI** | [shindi@denverpost.com](mailto:shindi@denverpost.com) | The Denver Post  
PUBLISHED: April 3, 2022 at 6:00 a.m. | UPDATED: April 4, 2022 at 12:02 p.m.

- SAFETY Committee – 5/25
- Mayor/Council – 5/31 consent
- First Reading – 6/6
- Second Reading – 6/20

# Questions?

# Appendix

# Media Coverage

**A Denver HOA in inexperienced Valley Ranch is threatening to foreclose on houses over aesthetics**

Denver Colorado News

<https://denverconews.com/a-denver-hoa-in-inexperienced-valley-ranch-is-threatening-to-foreclose-on-houses-over-aesthetics/>

**Green Valley Ranch homeowner facing slew of HOA foreclosure notices**

The Denver Post

<https://www.denverpost.com/2022/03/11/green-valley-ranch-hoa-foreclosure-notice/>

**Denver leaders host information session in Green Valley Ranch about HOA foreclosures**

Colorado News Patrol

[https://denverok.com/denver-leaders-host-information-session-in-green-valley-ranch-about-hoa-](https://denverok.com/denver-leaders-host-information-session-in-green-valley-ranch-about-hoa-foreclosures/?utm_source=rss&utm_medium=rss&utm_campaign=denver-leaders-host-information-session-in-green-valley-ranch-about-hoa-foreclosures)

[foreclosures/?utm\\_source=rss&utm\\_medium=rss&utm\\_campaign=denver-leaders-host-information-session-in-green-valley-ranch-about-hoa-foreclosures](https://denverok.com/denver-leaders-host-information-session-in-green-valley-ranch-about-hoa-foreclosures/?utm_source=rss&utm_medium=rss&utm_campaign=denver-leaders-host-information-session-in-green-valley-ranch-about-hoa-foreclosures)

**How one Denver HOA is foreclosing on its residents**

City Cast Denver

<https://denver.citycast.fm/2022/03/15/how-one-denver-hoa-is-foreclosing-on-its-residents/>

**Green valley Ranch HOA Issues Statement About Unpaid fines Foreclosures Amid Residents Claiming HOA ‘Power Trip’**

CBS 4

March 15, 2022

<https://headtopics.com/us/green-valley-ranch-hoa-issues-statement-about-unpaid-fines-foreclosures-amid-residents-claiming-hoa-24787928>

**Denver City Council President asks for investigation into Green Valley Ranch HOA**

9 News

<https://www.9news.com/article/news/local/denver-council-president-investigate-green-valley-ranch-hoa-foreclosures/73-97993f58-6194-40a3-8f17-cf4a81fd759b>

**City Council President requests AG probe of Green Valley Ranch HOA, Moratorium on foreclosures**

The Denver Channel

<https://www.thedenverchannel.com/news/local-news/city-council-president-requests-ag-probe-of-green-valley-ranch-hoa-moratorium-on-foreclosures>

**Denver City Councilor Asks for State for Moratorium on HOA’s Foreclosure Process**

CBS 4

March 16, 2022

<https://denver.cbslocal.com/2022/03/16/gilmore-hoa-foreclosure-moratorium/>

**City council president requests AG probe of Green Valley Ranch HOA, Moratorium on foreclosures**

Denver 7

<https://www.thedenverchannel.com/news/local-news/city-council-president-requests-ag-probe-of-green-valley-ranch-hoa-moratorium-on-foreclosures>

**Denver official requests AG probe of Green Valley Ranch HOA**

24/7 News Around the World

<https://247newsaroundtheworld.com/news/denver-official-requests-ag-probe-of-green-valley-ranch-hoa/>

**Denver Council President asks state to investigate Green Valley Ranch HOA foreclosures**

The Denver Gazette

<https://www.newsbreak.com/news/2543894825825/denver-council-president-asks-state-to-investigate-green-valley-ranch-hoa-foreclosures>

**Emails show the city considers Green Valley Ranch HOA ‘predatory’ in its ongoing lawsuits against residents**

Denverite

<https://denverite.com/2022/03/30/we-have-a-predatory-hoa-group-in-the-green-valley-ranch-community/>

**“Tip of the iceberg”: Green Valley Ranch foreclosures spotlight Colorado’s lack of HOA regulation**

Master Homeowners Association for Green Valley Ranch filed nearly half of all HOA foreclosures in Denver last year

Denver Post

<https://www.denverpost.com/2022/04/03/green-valley-ranch-foreclosures-hoa-homeowners-association/>



## Residential Rental Tenant Rights and Resources

Serve as an example for  
HOA Foreclosure Rights  
and Resources

### LEGALLY REQUIRED NOTICE

## Denver Tenant Rights & Resources

**This notice must be provided by the owner or operator of residential rental property to the tenant both when the lease is signed and if rent demand is served.**

Owners and operators of residential rental property (also known as “landlords”) may not allow any person to initiate a new occupancy of a rental property for more than 30 days unless and until the tenant has been provided a copy of an executed written lease,<sup>1</sup> signed by both the landlord and tenant. The landlord must provide the tenant an electronic copy of the signed lease, or paper copy if requested by the tenant, within seven days from the tenant signing the lease.<sup>2</sup>

When providing a copy of the executed written lease and at any time the landlord makes any rent demand pursuant to Colorado Revised Statutes (“C.R.S.”) § 13-40-104, the landlord must provide the most current version of this tenant rights and resources notice, which can be found on the Department of Excise and Licenses’ Residential Rental Property webpage at [denvergov.org/residentialrentals](https://denvergov.org/residentialrentals).

This notice summarizes some of the rights and obligations of residential landlords and tenants in Denver, Colorado. This notice does not represent a complete analysis of landlord-tenant law, does not constitute legal advice, and the information in this notice can change at any time. Please check the website listed above for the most current version of this notice and refer to the Free Eviction Legal Services section on Page 2 to see if you are eligible for free legal services. This notice merely serves as a general rights and resources guide, and though it outlines those principles generally, it does not cover every law or exception that may apply in a particular situation.

To access Denver Tenant Rights and  
Resources visit: <https://bit.ly/3yMb7od>

# Homeowner Foreclosure Resources Created for 3/12 Townhall

## ARE YOU STRUGGLING TO MAKE HOMEOWNERS ASSOCIATION PAYMENTS AND AT RISK OF FORECLOSURE?

For many Denver residents, the COVID-19 pandemic has led to a loss of income, an increase in medical expenses, and growing challenges with paying bills and covering expenses. If you are a homeowner and are falling behind on Homeowners Association (HOA) payments, you may be at risk of foreclosure. This guide provides information and resources regarding HOA and foreclosures.

**Note:** The intent of this document is to provide information and act as a resource. Nothing in this document is intended to provide legal advice or advocacy. If you need legal advice, please consult an attorney or a HUD-certified Housing Counselor.

### General Overview

A Homeowners Association (HOA) is an organization that is governed by the Colorado Common Interest Ownership Act that makes and enforces rules, policies, and by-laws of a particular neighborhood or sub-division. Typically, all homeowners within a specified area or neighborhood are "members" of the HOA.

A common duty for a member of the HOA is to pay assessments. **Assessments** are periodic (monthly, quarterly, or annually) fees due to the association that allow the HOA to pay for services such as landscaping, snow removal, water, etc. Members of the HOA might also be responsible for paying special assessments, which are independent of the assessments and are typically made for a specific purpose. Lastly, HOA members are responsible for complying with the covenants of the community. HOAs typically have a set of rules stipulating what a homeowner can and cannot do with their property.

Homeowners who have fallen behind on HOA payments may receive a notice of delinquency. If this happens, there are several actions homeowners can take. The homeowner may request a copy of the ledger of their account to see how the amount due came to be (CRS § 38.33.209.5). Many HOAs will include a ledger with the notice of delinquency. Once they have established the fees owed, the most ideal option is to pay the amount due to bring the account current. However, if payment in full is not feasible, homeowners might be able to enter into a payment plan with the HOA. (Colorado Revised Statute (§ 38-33.3-316.3) requires an HOA to engage in good faith efforts to reach an agreement for a payment plan that consists of equal installments and runs for a duration of at least six months.)

Homeowners who are alleged to have violated a covenant or rule should receive notice of the violation that informs them of the rule or rules which were violated and provides them with an opportunity to request an informal hearing if they do not agree with the allegation (CRS 38-33.3-209.5). If the end result of this process is that the homeowner is still found to be in violation of a covenant or rule, then the association may impose a fine (CRS § 38-33.3-209.5).

If an amount due is left outstanding and becomes delinquent, the HOA may file a lawsuit to collect the amount due (CRS § 38-33.3-209.5(5)(a)(V)(D)). Alternatively, the HOA may record an assessment lien on the property (CRS § 38-33.3-316), or the HOA might foreclose on the property and collect the amount owed through the sale of the property (CRS § 38-33.3-209.5(5)(a)(V)(D)).

Please note that not paying your assessments because you believe that the HOA has not complied with its duties, like maintaining the condition of the common areas, is NOT a valid reason to withhold payment.

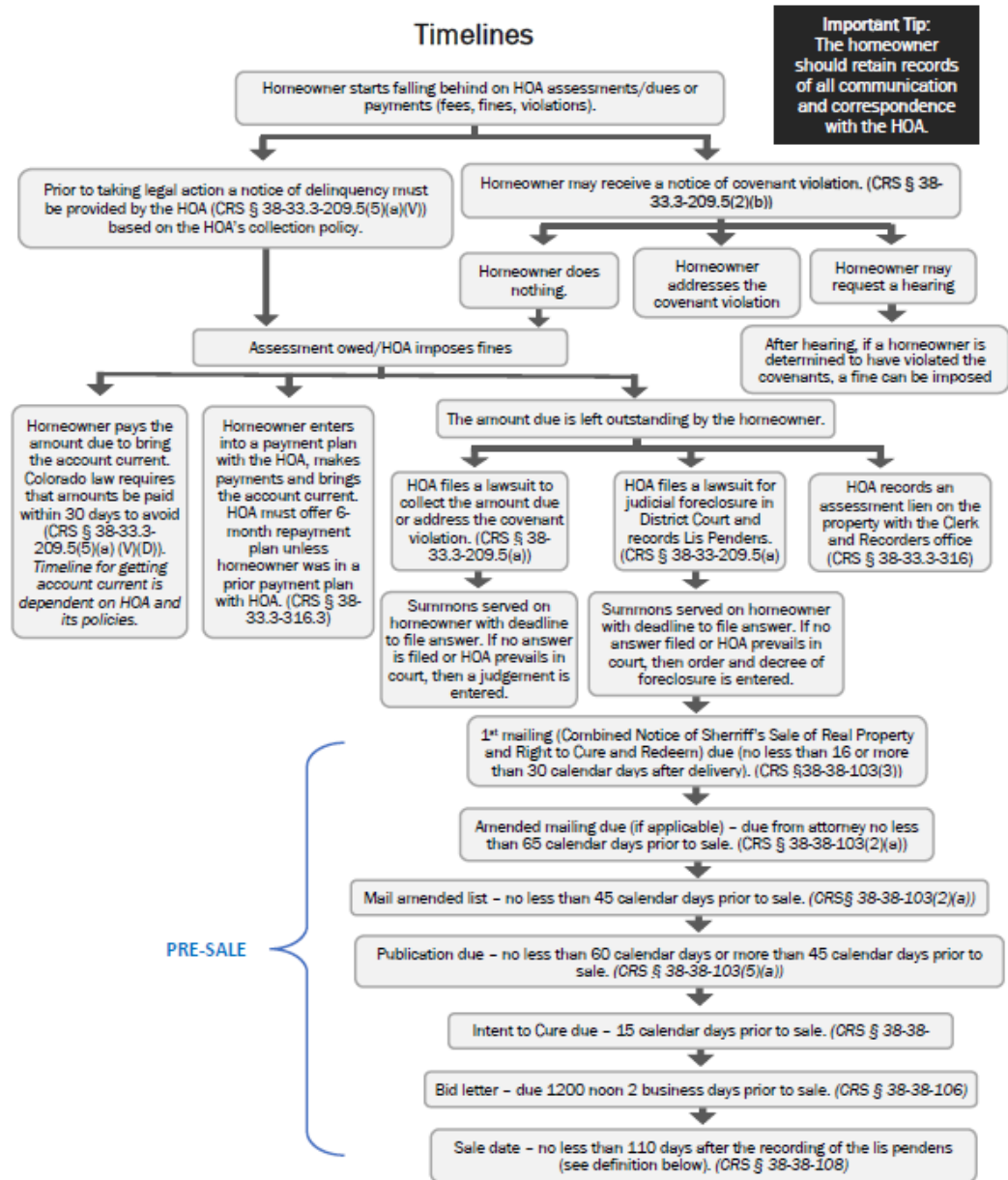
### Homeowner Tip

Contact the Office of Financial Empowerment and Protection (720-944-2498, [FEC@denvergov.org](mailto:FEC@denvergov.org)) as soon as you start falling behind on HOA payments. You will be connected to a navigator who can direct you toward:

- HOA/Mortgage/Property tax assistance from an HUD-certified housing counselor
- Legal services
- Mediation services
- Financial Coaching and other relevant services available through local government and nonprofits agencies

# Homeowner Resources Continued

*NOTE: The timelines below are general and reflect what may occur in a typical situation. Each situation is different, however, and homeowners should consult an attorney or a HUD-certified Housing Counselor if they have questions.*



# Homeowner Resources Continued

## Definitions of Key Terms

### Homeowners Association (HOA)

The organization responsible for enforcing the covenants of the association bylaws, declarations, and policies, as approved by its board and agreed to by its members. HOAs have a fiduciary duty (meaning a duty to act with good faith and trust) to the membership of the association to enforce covenants and rules of the neighborhood. HOAs are governed by the Colorado Common Interest Ownership Act.

### Assessment

Regular (monthly, quarterly, or annually) fees due to the association that allow the HOA to function.

### Notice of Delinquency

A written notice that includes the amount owed and how it was accounted for, whether the option for a payment plan is available, instructions for entering into a payment plan, instructions for how a homeowner can obtain a copy of his/her accounts ledger, the action required to cure delinquency, and the possible repercussions if the account is not rectified.

### Covenant

A covenant is a set of rules or conditions tied to the ownership or use of land. A homeowners association declaration is an example of a covenant.

### CRS

The Colorado Revised Statutes.

### Declaration

An association's "Declaration of Covenants, Conditions and Restrictions" ("declaration" or "CC&Rs") is a recorded document containing descriptions of the property, the common elements, the ownership units and the terms and conditions concerning an acceptable use of the residence. The association also has the ability to enact rules and regulations governing use of the property, which can be found in the declaration and in a separate document established to provide more specific information.

### Bylaws

The bylaws describe how the association is run, set out voting rights and procedures, and contain rules for such things as how to call a meeting and how often meetings must be held. The bylaws might also describe the association's rights and responsibilities.

### Collection Policy

Colorado law requires most HOAs to adopt a policy governing the collection of unpaid assessments that specifies:

- the date on which assessments must be paid to the HOA (and when an assessment is considered past due and delinquent)
- any late fees and interest the HOA is entitled to charge on a delinquent owner's account
- any returned-check charges the HOA is entitled to charge, and
- the circumstances under which a delinquent owner is entitled to enter into a payment plan and the minimum terms of the payment plan. (CRS § 38-33.3-209.5).

### Delinquency

When a homeowner fails to make payments as required.

### Foreclosure

The process resulting in the sale of a property to settle a debt.

### Cure

The act of paying the past due amounts.

### Lis pendens

A document that is recorded to provide notice of a lawsuit that affects real property.

### Judgment

A court's final determination of the rights and obligations of the parties in a court case.

# Homeowner Resources Continued

## RESOURCES FOR DENVER RESIDENTS

**Please note** that the listing here or an organization from which resources may be available is not an endorsement or recommendation of that resource by the City and County of Denver

<p><b>DENVER OFFICE OF FINANCIAL EMPOWERMENT AND PROTECTION, CONSUMER FINANCIAL PROTECTION UNIT</b></p> <ul style="list-style-type: none"> <li>• Serving individuals, families and small businesses</li> <li>• Navigation services to a HUD certified counselor to address foreclosure.</li> <li>• Free financial one-on-one coaching</li> <li>• Consumer financial protection (addressing financial fraud and promoting fair housing practices)</li> <li>• Debt management</li> <li>• Credit check-ups</li> </ul> <p><i>(Please note: OFEP cannot and does not provide legal advice, but can help residents connect to legal services in the community.)</i></p>	<p>720-944-2498</p> <p>Email <a href="mailto:FEC@denvergov.org">FEC@denvergov.org</a> for financial coaching.</p> <p>Email <a href="mailto:cfpd@denvergov.org">cfpd@denvergov.org</a> for navigation or consumer financial protection support.</p>
<p><b>THE HOA INFORMATION AND RESOURCE CENTER</b></p> <p>The HOA Information and Resource Center also serves as a resource for consumers to understand their basic rights and duties under the Colorado Common Interest Ownership Act.</p>	<p>303-894-2166 Toll Free: 800-886-7675 <a href="mailto:dora_realestate_website@state.co.us">dora_realestate_website@state.co.us</a> <a href="https://dre.colorado.gov/hoa-center">https://dre.colorado.gov/hoa-center</a></p>
<p><b>BROTHERS REDEVELOPMENT</b></p> <p>Brothers Redevelopment is a HUD-approved counseling agency that provides a housing-related services to hundreds of thousands of clients across Colorado. Its HUD-certified housing counselors provide foreclosure counseling in English and Spanish.</p>	<p>719-888-9134 <a href="https://brothersredevelopment.org/">https://brothersredevelopment.org/</a></p>
<p><b>COLORADO HOUSING ASSISTANCE CORPORATION</b></p> <p>This is a HUD-approved counseling agency that provides free counseling for homeowners who are struggling to make payments.</p>	<p>303-572-9445 <a href="mailto:JillW@chaconline.org">JillW@chaconline.org</a> <a href="mailto:Veronicac@chaconline.org">Veronicac@chaconline.org</a> <a href="http://www.chaconline.org">www.chaconline.org</a></p>
<p><b>DEL NORTE NEIGHBORHOOD DEVELOPMENT CORPORATION</b></p> <p>Del Norte is a HUD-approved counseling agency that provides foreclosure prevention services to individuals and families across Colorado. Their bilingual certified housing counselors will provide one-on-one counseling, and homeownership workshops as needed.</p>	<p>303-477-4774 <a href="http://www.delnortendc.org">www.delnortendc.org</a></p>
<p><b>DENVER HOUSING AUTHORITY (DHA)</b></p> <p>DHA provides free housing counseling services to help prevent foreclosure. These services are available to Denver residents and are approved by the U.S. Department of Housing and Urban Development.</p>	<p>720-956-3806 <a href="mailto:homeownership@denverhousing.org">homeownership@denverhousing.org</a></p>
<p><b>NEWSED CDC</b></p> <p>NEWSED is a HUD-approved counseling agency that provides bilingual housing counseling and workshops.</p>	<p>303-534-8342 x 100 <a href="http://www.newsed.org/housing-counseling">www.newsed.org/housing-counseling</a></p>
<p><b>NORTHEAST DENVER HOUSING CENTER</b></p> <p>NEWSED is a HUD-approved counseling agency that provides bilingual housing counseling and workshops.</p>	<p>303-377-3334 <a href="mailto:htaylor@nedenverhousing.org">htaylor@nedenverhousing.org</a> <a href="http://www.nedenverhousing.org">www.nedenverhousing.org</a></p>

# Homeowner Resources Continued

<p><b>SOUTHWEST IMPROVEMENT COUNCIL</b></p> <p>The Southwest Improvement Council is a HUD-approved counseling agency in Denver that provides foreclosure and mortgage default counseling with a HUD-certified housing counselor.</p>	<p>303-934-0923  lancegswic@gmail.com  <a href="http://www.swic-denver.org">www.swic-denver.org</a></p>
<p><b>DENVER DEPARTMENT OF HOUSING STABILITY (HOST)</b></p> <p>HOST provides resources to help Denver residents:</p> <ul style="list-style-type: none"> <li>• Stay in a current home</li> <li>• Pay utility and mortgage bills</li> <li>• Understand the foreclosure and eviction processes</li> <li>• Find a new home</li> <li>• Find shelter</li> </ul> <p>Additionally, HOST administers the <b>TEMPORARY RENT AND UTILITY ASSISTANCE (TRUA)</b> program. Rent and Utility Assistance from the Department of Housing Stability helps Denver residents facing a financial hardship to prevent eviction or utility shut off. If you need help with paying rent or utilities you may be eligible to receive temporary help.</p> <p><i>HOST cannot provide legal advice.</i></p>	<p><a href="http://Denvergov.org/Housing">Denvergov.org/Housing</a>  720-913-1534  housingstability@denvergov.org</p>
<p><b>DENVER HUMAN SERVICES</b></p> <p>Denver Human Services offers a variety of services, including deposit, first month's rent, mortgage, eviction, rental, and cash assistance, to qualifying Denver residents who are at risk of losing their housing. Denver Human Services can also support residents with:</p> <ul style="list-style-type: none"> <li>• Behavioral health/mental health services</li> <li>• Resources specifically for older adults and those who are aging</li> <li>• Food resources, including the Supplemental Nutrition Assistance Program (SNAP) and food pantry referrals</li> <li>• Services for veterans/people with military experience and their families</li> <li>• Connections to employment and training</li> <li>• Accessing Supplemental Security Income (SSI), services for those with disabilities, rehab or drug treatment, and more</li> </ul> <p><i>Denver Human Services cannot provide legal advice.</i></p>	<p>Apply for food, cash, medical, and child care assistance at <a href="http://Colorado.gov/PEAK">Colorado.gov/PEAK</a></p> <p>Find more information about Denver Human Services' emergency assistance programs at <a href="http://Denvergov.org/HumanServices">Denvergov.org/HumanServices</a> or call 720-944-2032.</p> <p>Call 720-944-4DHS (4347) for more information about Denver Human Services programs and services.</p>
<p><b>LOW-INCOME ENERGY ASSISTANCE PROGRAM (LEAP)</b></p> <p>LEAP is a federally funded program that helps qualifying households by paying a portion of their heating costs. Applications can take 30 days to process but can be quicker for emergencies like a shutoff notice. Applications are accepted November-April.</p> <p>If you are experiencing a heat emergency, Energy Outreach Colorado may be able to help.</p>	<p>Call Energy Outreach Colorado's HEAT HELP line (available 24/7) at 866-431-8435.</p> <p><a href="http://Denvergov.org/LEAP">Denvergov.org/LEAP</a></p>
<p><b>COLORADO LEGAL SERVICES</b></p> <p>Colorado Legal Services (CLS) provides free legal services in all types of residential evictions to individuals and families who meet income guidelines. CLS also provides these same services to seniors, without regard to income. CLS may give legal advice, assistance in filing answers and other legal documents or full representation in court. If you are a tenant and have been served with a notice, have received court papers, or have a problem with your housing, please contact CLS immediately.</p>	<p>303-837-1313  coloradolegalservices.org</p>

# Homeowner Resources Continued

<p><b>COLORADO AFFORDABLE LEGAL SERVICES (CALs)</b></p> <p>CALs counsels, represents and advises landlord and tenant clients on legal issues and other landlord/tenant matters. CALs advises parties how to file, initiate and defend themselves in court proceedings, including mediation in addition to offering dispute resolution information and referrals for legal assistance.</p>	<p>303-996-0010  <a href="http://coloradoaffordablelegal.com">coloradoaffordablelegal.com</a></p>
<p><b>COLORADO COALITION FOR THE HOMELESS</b></p> <p>The City and County of Denver is partnering with Colorado Coalition for the Homeless and the National Guard to support motel/hotel room options across Denver for people experiencing homelessness during the COVID-19 crisis.</p>	<p>303-293-2217  <a href="http://coloradocoalition.org/covid-19">coloradocoalition.org/covid-19</a></p>
<p><b>COLORADO HOUSING CONNECTS</b></p> <p>Colorado Housing Connects provides information on tenant/ landlord questions and concerns.</p>	<p>1-844-926-6632  <a href="http://coloradohousingconnects.org">coloradohousingconnects.org</a></p>
<p><b>NEIGHBORHOOD EQUITY AND STABILIZATION INITIATIVE (NEST)</b></p> <p>The mission of NEST is to support neighborhoods experiencing significant change in elevating their voice to determine the future of their community by empowering under-resourced, marginalized residents and businesses. Our Vision: Vibrant, innovative, and interconnected communities with the means and opportunities to make a home, get a job, and build a future.</p> <p><b>NEST:</b></p> <ul style="list-style-type: none"> <li>• Conducts outreach to inform and support communities facing displacement pressures        Supports grassroots community organizing</li> <li>• Provides funding to neighborhood and community organizations that offer programs and services to low-to-moderate income individuals.</li> </ul> <p><i>NEST cannot provide legal advice.</i></p>	<p><a href="http://Denvergov.org/content/denvergov/en/denver-office-of-economic-development/housing-neighborhoods.html">Denvergov.org/content/denvergov/en/denver-office-of-economic-development/housing-neighborhoods.html</a></p>
<p><b>DENVER SHERIFF DEPARTMENT CIVIL PROCESS OFFICE</b></p> <p>The Denver Sheriff Department Civil Division is responsible for service of civil process, sale of real and personal property under court order, execution of court ordered evictions processes and serves, and more.</p> <p><i>The Denver Sheriff's Department of Civil Process Office cannot provide legal advice.</i></p>	<p>720-865-9556        201 W. Colfax Ave. First Floor Atrium  <a href="http://www.Denvergov.org/Sheriff">www.Denvergov.org/Sheriff</a></p>
<p><b>DENVER REGIONAL COUNCIL OF GOVERNMENTS (DRCOG) AREA AGENCY ON AGING AND NETWORK OF CARE</b></p> <p>DRCOG has also developed a comprehensive, community-based website to provide current information on services, including legal assistance and housing support, available to older adults and their caregivers.</p>	<p><a href="http://www.drcog.org/programs/area-agency-aging">www.drcog.org/programs/area-agency-aging</a>        Main number: 303-480-6700</p>
<p><b>COLORADO BAR ASSOCIATION</b></p> <p>For individuals who do not qualify for Colorado Legal Services, the Colorado Bar Association provides legal resources and access to a comprehensive list of licensed lawyers who can assist with foreclosure issues.</p>	<p><a href="http://www.cobar.org">www.cobar.org</a></p>