March 26, 2020

Dear APCHA Renters and Owners:

As a result of the COVID-19 pandemic and associated business closures and layoffs, APCHA would like to provide you with the following guidance, including links to resources for financial assistance, during this uncertain and unprecedented time. Please know that we are committed to helping those of you affected by COVID-19 keep your deed restricted housing.

Please note that APCHA will continue to operate remotely under Pitkin County’s mandatory ‘stay at home’ order through April 17. During this time and until further notice, our offices will remain closed to visitors, including walk-ins and appointments. We have also suspended all non-emergency repairs for APCHA managed rental properties until further notice.

If you have any questions or need assistance, please go to APCHA’s website or contact us directly at (970) 920-5050 (Main Office) or (970) 429-2860 (Truscott Property Management Office) or by email at apcha@cityofaspen.com.

We wish you the best during this challenging time.

Sincerely,

Mike Kosdrosky
Executive Director, APCHA
APCHA tenants whose job/employment status has changed because of the COVID-19 pandemic might be eligible for the following:

- **Emergency financial assistance for housing expenses** (e.g. rent and utilities) through Pitkin County Health and Human Services. For APCHA renter households, Pitkin County will confirm eligibility and compliance with APCHA.

- In 2020, APCHA may suspend the **1500-hour minimum full-time work requirement** for re-qualifying tenants who are under 1500 hours of employment and can prove that their loss of employment was due to COVID-19. To qualify, each tenant must:
  - Notify APCHA in writing within three (3) weeks of their last day of change in employment status.
  - Provide written notification from employer to employee of change in employment status.
  - Provide the nature of change in employment status (i.e. is it temporary, seasonal or permanent?).
  - Provide a copy of last or final pay stub.
  - Must be in compliance and not have an outstanding Notice of Violation (NOV) / lease violation.

- For APCHA-managed properties, excluding Marolt seasonal units, APCHA may:
  - **Waive late fees** through June 30, 2020 for impacted COVID-19 renters. This policy will be reassessed in June.
  - Allow impacted COVID-19 tenants to request a one-month **deferral for April rent**, but only if they sign a repayment plan for making up the deferred rent over the remainder of their lease, not to exceed six months. Tenants receiving emergency financial assistance for rent from Pitkin County Human Services will not be eligible for rent deferral for the month of April from APCHA.
  - Allow tenants in good standing to request a **termination of the lease by mutual agreement of the parties without penalty**. APCHA will only approve termination of leases subject to the following requirements:
    - 30-day notice
    - Prove job loss was due to COVID-19
    - Written notification from employer of change in employment status
    - Provide the nature of change in employment status (i.e. is it temporary, seasonal or permanent?)
    - Provide a copy of last or final pay stub
    - Must be in compliance and not have an outstanding Notice of Violation (NOV) / lease violation, or have any outstanding balances owed to APCHA.
Qualified APCHA owners whose job/employment status has changed because of the COVID-19 pandemic might be eligible for the following:

- **Emergency financial assistance for housing expenses**
  (e.g. mortgage assistance and utilities) through Pitkin County Health and Human Services. For APCHA owner households, Pitkin County will confirm eligibility and compliance with APCHA.

- In 2020, APCHA may suspend the 1500-hour minimum full-time work requirement for homeowners who are under 1500 hours of employment and can prove that their loss of employment was due to COVID-19. To qualify, each owner must:
  
  » Notify APCHA in writing within three (3) weeks of their last day of change in employment status.
  
  » Provide written notification from employer to employee of change in employment status.
  
  » Provide the nature of employment change in status (i.e. is it temporary, seasonal or permanent?).
  
  » Provide a copy of last or final pay stub.
  
  » Not be out of compliance currently or have an outstanding Notice of Violation (NOV).

- APCHA owners must continue to use and occupy their home as their **primary residence** and occupy the property at least nine months out of the calendar year unless they have an approved Leave of Absence.

- **Leave of Absence (LOA)** - If your employment status has changed due to COVID-19 and you must find work outside of Pitkin County, you must request a LOA in accordance with the Employee Housing Guidelines. Failure to obtain a LOA will result in a Notice of Violation and could lead to a possible fine and/or forced sale of your deed restricted home.
EVictions and Foreclosures

• **APCHA will suspend all evictions for properties it manages** until April 30, 2020 in accordance with Colorado Governor’s Executive Order D 2020 12 dated March 20, 2020.

• APCHA encourages all private property owners and landlords serving APCHA clients to follow and abide by the Governor’s Executive Order D 2020 12 dated March 20, 2020.

• According to the Governor’s Executive Order, **nothing relieves a tenant of the obligation to pay rent, nor restrict a landlord’s ability to recover rent due**, or otherwise comply with the public health and safety requirements or other legal requirements.

• The Governor’s Executive Order directs the Colorado Department of Public Safety to work with all Sheriffs, Mayors, and other local leaders to take formal actions with their law enforcement agencies to suspend residential eviction activity in the State until April 30, 2020 unless such actions are necessary to protect public health and safety.

• The Governor’s Executive Order directs the Colorado Department of Regulatory Agencies (DORA) to take steps to encourage banks, credit unions, and other financial institutions that are holding residential or commercial mortgages to halt foreclosures and related evictions when foreclosure and foreclosure-related evictions arise from a substantial decrease in household and business income due to the impacts of the COVID-19 pandemic. Further, the Governor’s Executive Order directs DORA to encourage financial institutions to provide a ninety (90) day deferment of payment for all consumer loans, including residential and commercial mortgages, refines, auto loans, and student loans, and small business loans for customers and businesses that have been economically impacted by COVID-19.

Unemployment Benefits

If you have lost your job because of the COVID-19 pandemic you might be eligible for unemployment benefits. **To qualify for unemployment benefits please click on this link taking you to the Colorado Department of Labor and Employment to start a claim.**

Supplemental Nutrition Assistance Program (SNAP)

The Supplemental Nutrition Assistance Program (SNAP) is a Food Assistance program in Colorado, formerly known as Food Stamps. SNAP provides food assistance benefits as part of a federal nutrition program to help low-income households purchase food. Click on this link for eligibility information and/or to apply.

Additional Assistance

USDA Implements Immediate Measures to Help Rural Residents, Businesses and Communities Affected by COVID-19. **Click on this link to learn more.**