



P.O. Box 333  
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[www.stvrainhabitat.org](http://www.stvrainhabitat.org)

Address

XXXXXX

March 16, 2020

RE: COVID19 National Emergency Declaration

Dear NAME

The staff at Habitat for Humanity of the St. Vrain Valley would like to express our concern for all our homeowners during this unprecedented national emergency. We want to let you know that we are thinking of you and know that some of you will be working extra hard during this time, such as all our healthcare professionals. Some of you will be scrambling with children being off and others will be dealing with loss of hours and income.

First and foremost, it is important that everyone stay safe and follow the guidelines laid out by the CDC. There is a great deal of unknown elements of this disease and things are changing daily. The CDC is the best guide to helping you sort through the various information sources and social media posts. The CDC website is <https://www.cdc.gov/>

If you are worried about the loss of income or some unexpected expenses that might come up during this time, we wanted to give you some resources. This article has some good advice on how to prepare financially <https://www.fool.com/the-ascent/banks/articles/coronavirus-finances-how-to-react/>. If you have a Habitat loan, we are not advocating refinancing. However, some of the other options, especially doing what you can to create an emergency fund, are helpful.

We are receiving a lot of information daily for community resources. It has become difficult to sort through everything. We have decided to place information as we get it on our website. Please visit [www.stvrainhabitat.org /coronavirus-resources](http://www.stvrainhabitat.org/coronavirus-resources)

Here are other resources to help getting you started in each city:

Estes Park- <https://www.colorado.gov/pacific/townofestespark/COVID19Communityresources>

Longmont- <https://www.longmontcolorado.gov/Home/Components/News/News/9832/3207>

Dacono- Call 211

<https://www.unitedway-weld.org/covid-19/>

<https://www.cityofdacono.com/946/Community-Services>

If you discover a resource that is helpful to others please email [emcdermott@stvrainhabitat.org](mailto:emcdermott@stvrainhabitat.org) so we can get it added to the site.

*Building Strength, Stability and Self-Reliance Through Shelter*

To do our part to help “flatten the curve” a lot of staff will be working from home. If you need to make an appointment with a staff member or myself, please email first. Walk-in appointments are always discouraged but especially during this time. As limited staff will be in the office, we will not be able to accommodate walk-in appointments.

There are three options for making your monthly mortgage payment,

1. US Mail (PO Box 333 Longmont, CO 80502-0333),
2. Automatic withdrawn payments from your bank (please speak with your bank about your options)
3. Dropping it in the box on the side of the office. Someone from the staff will continue to check the mail and the box and process payments.

Finally, we wanted to let you know that there is a procedure in place if you are experiencing a hardship in paying your mortgage. Advanced planning and communication can help to mitigate the stress if you are struggling to pay your bills. Unless a negotiated plan is in place, late and missed payments will incur late fees. In order to review options for mortgage payments you will need to complete a Loss Mitigation Application. You must complete the form. Applications that are not complete will not be processed. Once a completed application is received, we can set up a phone call to discuss options. Documentation of any hardship will be required. Applications can be mailed, dropped off in the box or emailed to me. You must include the documentation such as a letter from your employer of decreased hours, unemployment benefits letter, etc.

We hope everyone stays safe and healthy during this time. Again, if you have any concerns or if you find additional resources that might help someone in the Habitat community please let us know.

Sincerely

Julie Gallegos

Director of Homeowner Services

Habitat for Humanity of the St. Vrain Valley

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