Coronavirus (COVID-19): Should I enter into a rent repayment plan with my landlord?

Why would I need a repayment plan?

Under the governor’s moratorium, renters have a right to ask for a repayment plan to pay rent that was due in March, April, May, or June of 2020 that you did not pay because of the pandemic.

You can’t be evicted for failing to pay rent during the moratorium. Your landlord may ask you to enter a repayment plan for unpaid rent. This plan has to be specific to your ability to pay. If you reject the plan, or fail to make payments on a plan you agree to, you may be evicted after the moratorium ends.

How do I decide if a repayment plan is reasonable?

The governor’s order says that a landlord cannot evict you unless you refuse or fail to pay on a repayment plan that is based on your own financial, health, or other circumstances.

For example, if you have no income and no money, it may be reasonable to tell a landlord you can’t pay on the back rent you owe until you have a job again.

What if the landlord doesn’t offer me a reasonable repayment plan?

If your landlord doesn’t offer or agree to a reasonable plan, they cannot try to collect the rent. They cannot report it on your credit, sue you to collect it, or evict you for not paying it.

What if I agree to a repayment plan and fail to pay?

The landlord can evict you. This is why it is important that you only agree to a repayment plan if you are sure you can pay it. Do not feel pressured to agree to something you cannot pay. If you are pressured, make a complaint to the Attorney General’s Office. (Contact info below.)
Do I have to pay rent after August 1, 2020?

The moratorium ends on August 1, 2020. You may have to pay rent that comes due in August on time, or you could be evicted.

In the meantime, a new state law will take effect on June 11. Under that new law, you may have options about when your rent is due. Check back here for updates. This can also help you avoid late fees.

My landlord is trying to evict me anyway or collect the rent.

Get legal help right away. Call

Housing Justice Project at (253) 234-4204 in King County www.kcba.org/For-the-Public/Free-Legal-Assistance/Housing-Justice-Project

CLEAR Hotline: 1-888-201-1014 in all other counties, weekdays between 9:15 am and 12:15 pm

Your local volunteer lawyer program: check the list at https://bit.ly/39yy9m7 to find one in your county

Contact the state Attorney General’s office at fortress.wa.gov/atg/formhandler/ago/COVID19EvictionComplaintForm.aspx. Let them know your landlord is trying to evict you.

We also have sample letters at the end of this fact sheet that you can use, depending on your situation.

❖ You are still responsible to pay your rent. Washington’s “eviction moratorium” just pauses the court process. If you can pay the rent, or part of it, do not skip this responsibility!
You can use this form to propose a payment plan:

Dear ______________________:

My name is ______________________. I am your tenant, living at:

______________________________ [address].

Like so many people right now, I have lost income due to the coronavirus. I am doing everything I can to find financial assistance. I have done all of the following [include what you have done: applied for unemployment, looking for other work, applied for other government benefits, and so on]:

______________________________

______________________________

______________________________.

But I am still struggling right now. I may not be able to pay my rent in full or on time in the coming months.

I hope you will work with me to come up with a reasonable payment plan so you will get rent payments and I will keep my housing. I would be happy to meet (by phone or video call, or through email) to discuss the options for payment. You can reach me at this phone number or email address:______________________________.

I understand more assistance may become available to landlords and tenants. I will apply for any programs that are available to me. I hope you are willing to do the same.

I really hope we can work together on this. I look forward to hearing back from you.

Sincerely,

______________________________

Tenant Signature

______________________________

Date signed
You can use this form to make your repayment plan

Rent Repayment Plan

This payment plan is entered into under Governor Inslee’s Proclamation 20-19.2.

Tenant: __________________________

Landlord/Agent for landlord: __________________________

Rental unit address: __________________________

Total rent due: __________________________

March _______________________

April _______________________

May _______________________

June _______________________

Payment of total by date: __________________________.

First payment of ______________________ due______________________.

2nd payment of ______________________ due______________________.

3rd payment of ______________________ due______________________.
4th payment of __________ due ________________.

Additional payments:

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Landlord agrees that payment will be accepted from any source, including but not limited to charities, non-profit organizations, government entities, and churches.

Landlord agrees to accept payment in cash, check, certified check, money order, or pledge.

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Tenant

Date

Landlord

Date