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.

You cannot be evicted for unpaid rent during this time unless your landlord agrees to a reasonable repayment plan. The plan has to be based on your situation. It cannot just be something the landlord offers everyone in your building.

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 June 4, 2020?

The moratorium ends on June 4, 2020. You may have to pay rent that comes due in July on time, or you could be evicted.

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](http://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/39yv9m7](https://bit.ly/39yv9m7) to find one in your county

Contact the state Attorney General’s office at [fortress.wa.gov/atg/formhandler/ago/COVID19EvictionComplaintForm.aspx](http://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.

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**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!

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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 20-19.1.

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:

________________________________________________________________________

________________________________________________________________________.
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.

__________________________________________  ____________________________________________
Tenant                                      Landlord

__________________________________________  ____________________________________________
Date                                         Date