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, June, July, August, September, or October 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 once the moratorium ends. 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 information below.)

Do I have to pay rent after October 15, 2020?

The moratorium ends on October 15, 2020. If you do not pay rent that comes due in November on time, you could be evicted.

In the meantime, a new state law took effect on June 11, 2020. **That new law may give you options about when your rent is due.** Read Can I Change the Date My Rent is Due. This can also help you avoid late fees.

Can I get help paying the rent?

Maybe.

- Try calling 2-1-1 or visit wa211.org.
- Department of Social and Health Services (DSHS) has programs you might be eligible for. Go to washingtonconnection.org to apply online, or call the DSHS customer service contact center at 877-501-2233.
- Check online at www.wapartnership.org/get-help/find-by-list for a community action agency near you.
- Check online for an Associate Economic Development Organization (ADO) near you: www.commerce.wa.gov/growing-the-economy/local-economic-partnerships.
My landlord is trying to collect the rent or evict me now anyway.

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](tel:18882011014) 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.asp](http://fortress.wa.gov/atg/formhandler/ago/COVID19EvictionComplaintForm.asp). 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 it!
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 20-19.3.

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