

# Mobile home owners: If you fall behind on your property taxes, you might be able to get help

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❖ Read this only if you live in the state of Washington.

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## Should I read this?

Yes, if both of these are true:

- you live in a mobile or manufactured home
- you own the home

Especially because of the COVID-19 pandemic, you might be having a hard time making ends meet. You might be struggling to pay the property taxes on your home.

If you fall behind on your property taxes, the county can start procedures to **foreclose** on the home. This means the county could sell your home so it can be reimbursed for the property taxes you owe the county. If this happens, you would no longer own the home. You would have to find somewhere else to live.

A new law might make it easier to keep your home. The new law gives you time to catch up on your taxes and apply to have the interest and penalties on the back taxes waived (excused or forgiven). [RCW 84.56.070](#).

## What will I learn by reading this?

In 2020, Washington passed a law making it harder for the county to foreclose on the mobile home you own. Read this to learn

- How long the county must wait before starting the procedure to foreclose
- When the county can move right away to start foreclosing
- How you might be able to get help to better be able to pay what you owe

## When can the county start to foreclose on my mobile home for unpaid property taxes?

The county must wait until you are **3 years** behind on your property taxes before it can start the foreclosure process.

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- ❖ The county can start the foreclosure procedure **immediately** (and not wait 3 years) if it has reason to believe you are about to sell the home or have it destroyed or moved out of the county.
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## I can't afford to pay my back taxes and also the interest and penalties. Can I get help?

**Maybe.** Under the new law, the county assessor will waive (excuse) the interest and penalties on the taxes you owe if you are the titled owner and all of these are true:

- 1.** You meet income requirements.
- 2.** The home is your primary home. It isn't a vacation or second home.
- 3.** You can pay the late taxes (without the interest and penalties) for the years you are getting the waiver.

This waiver is a one-time opportunity. You cannot receive it more than once.

## What do I need to do to get this waiver?

You must submit an application for this waiver to the county assessor at least 14 days before the distraint documents are recorded. Ask the county assessor's office for a copy of its application, and for information on when the distraint documents will be recorded.

## I own the home. I rent the property it sits on. Does the new law apply to me?

Yes.

## **I own the home. I don't live in it. Does this apply to me?**

No. You cannot have the interest on the taxes you owe waived if the home is not your primary home.

## **I own the land beneath my home. I had the title eliminated on my mobile home. Does this apply to me?**

Your mobile home is now considered real property. There is a similar interest and penalty waiver for your situation. Read [Property Tax Exemption for Seniors and People with Disabilities](#), available at WashingtonLawHelp.org.

## **Get Legal Help**

- Call NJP's foreclosure hotline: 1-800-606-4819.
- Seniors (age 60 and over) can also call CLEAR\*Sr at 1-888-387-7111 (statewide).
- You can also apply online with CLEAR\*Online: [nwjustice.org/get-legal-help](http://nwjustice.org/get-legal-help).

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