

# HELP! FROM WHATCOM LIBRARIES

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Topic: Rental Eviction Protection and Mortgage Assistance

### For Renters Affected by COVID-19

Effective from April 16 to June 4, Governor Inslee expanded eviction protections for renters. It is illegal in the State of Washington for a landlord to evict, assist in an eviction, or serve a notice of unlawful detainer order for default on payment of rent.

The original Moratorium on Evictions, effective March 18, also prohibits law enforcement from assisting in any evictions and does provides exceptions for property damage, danger posed by a person to the safety/health of others or property.

The new proclamation expands protections for renters:

- Prohibits residential evictions in other dwelling situations, including but not limited to lots/parcels, transitional housing, and camping grounds of public lands.
- Prohibits enforcement of agreements to vacate.
- Prohibits a landlord from requiring a non-paying tenant to move to a lesser unit, and prevents landlords from threatening to take action against tenants.
- Prohibits landlords from assessing or threatening to assess late fees or other charges for non-payment.
- Prohibits landlord from assessing (or threatening to assess) rent for housing/parcel where the tenants access or use was prevented as a result of COVID-19, such as:
  - Seasonal/college housing closed;
  - People who planned to move in but are prevented from doing so due to COVID-19;
  - People who were forced to leave due to COVID-19 needs of their own or others.
- Prohibits landlords from increasing rents or deposits for residential and commercial units.
  - As it relates to commercial rental properties, this prohibition applies only if the commercial tenant has been materially impacted by the COVID-19, whether personally impacted and is unable to work or whether the business itself was deemed non-essential or otherwise lost staff or customers due to the COVID-19 outbreak.
  - This proclamation protects commercial tenants by prohibiting rent increases or threats of rent increases.
- Prohibits landlords from treating unpaid rent and charges as an enforceable debt, unless the landlord demonstrates by a preponderance of the evidence to a court that the resident was offered, and refused or failed to comply with, a reasonable repayment plan that was reasonable based on the individual financial, health, and other circumstances of that resident.

Note: All rent payments delayed through this moratorium will still be owed but a landlord must offer a tenant a reasonable repayment plan to enforce any collection of that debt.



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<https://www.governor.wa.gov/news-media/inslee-expands-eviction-moratorium-and-adds-additional-protections-residential-and-some>

If you have specific questions, you can leave a message for LAW Advocates of Whatcom County at 360-671-6079, extension 15. This is a free service.

<https://lawadvocates.org/>

## For Homeowners Affected by COVID-19

For homeowners unable to make mortgage payments, they should contact their lender immediately. Homeowners in distress may call toll-free number 1-877-RING-DFI (746-4334) to talk to a member of Washington State Department of Financial Institutions. Homeowners will get assistance in how best to contact their mortgage servicer, and learn more about their options.

<https://dfi.wa.gov/homeownership/covid-19-mortgage-assistance-washington-residents>

<https://www.governor.wa.gov/news-media/inslee-and-dfi-announce-assistance-homeowners-unable-make-mortgage-payments>

Events are changing rapidly so to confirm details, call 1.360.305.3600 between 1:00 – 5:00 pm. Library staff will give you current and valid information.