



## Help with rent and mortgages

Friends:

We are all experiencing an unprecedented public health crisis. Worldwide, more than 1.6 million people have now been infected with the coronavirus, with more than one quarter of those cases located in the United States.

Washington now has [more than 9,000 confirmed cases](#). Although our state's aggressive response to the outbreak is helping to slow the spread, our numbers are still climbing. The Governor's [Stay Home, Stay Healthy order has been extended through May 4](#), with the possibility it could be extended again.

This will continue to bring hardship for many families. As the crisis continues, I will be sharing information and resources that may be helpful for you and your family.

### Coronavirus.wa.gov

A new website is up and running with helpful information on a wide variety of topics like housing, childcare, small business assistance, unemployment benefits, and much more.

If you have questions or need assistance, [coronavirus.wa.gov](#) is a good place to start first.

WA 211 is another excellent resource for the community. You can visit their [website here](#), or dial 211 or 1-877-211-9274 to connect with their staff.

### Rent/Mortgage Assistance



The governor has issued a statewide [moratorium on evictions](#) of residential tenants for non-payment until April 17 and we are working to extend this. The moratorium is intended to prevent evictions for

nonpayment of rent at a time when thousands of people have lost their jobs.

In addition, the President signed the \$2 trillion federal CARES Act, which includes a [moratorium on evictions for nonpayment of rent for 120 days](#) for [certain types](#) of housing.

Here's a great article from the Seattle Times: [How to talk to your landlord about rent if coronavirus closures have affected your paycheck](#).

Below are several resources that may be helpful for you if you need assistance with rent or mortgage payments.

- The [King County Housing Authority](#) and the [Snohomish County Housing Authority](#) are excellent resources for housing assistance, although keep in mind they are operating with a limited staff during the Stay Home, Stay Healthy order.
- The [Washington State Department of Financial Institutions](#) has helpful information on their website related to mortgage payments, foreclosure prevention, and other topics. Homeowners in distress may call DFI's toll-free number **1-877-RING-DFI (746-4334)** to talk to a member of our team and to get assistance in how best to contact their mortgage servicer, and to learn more about their options. If you would like to talk to a housing counselor, call the Washington Homeownership Hotline at **1.877.894.HOME**.
- The [Department of Social and Health Services](#) also has services to help with housing and utilities.
- While the [Department of Commerce](#) does not provide direct assistance for obtaining housing, they provide links to several resources on their housing webpage.
- Please visit the [food assistance page](#) for detailed information about food resources in Washington.

The CARES Act puts in place two protections for homeowners with federally backed mortgages:

1. A foreclosure moratorium
2. A right to forbearance for homeowners who are experiencing a financial hardship due to the COVID-19 emergency

More information on [mortgage assistance can be found here](#).

It is very important that people stay in their homes at this time, even if they can't make their rent or mortgage payments. According to the state's Joint Information Center, landlords statewide have expressed their understanding and support for their role in ensuring the highest possible level of housing stability during this public health emergency. This is excellent news.

I hope all landlords are complying with the eviction moratorium. However, it's possible some may not be. If you or someone you know is being threatened with eviction in violation of Gov. Inslee's moratorium, you can [file a complaint here](#).

Please [contact me](#) if you have any questions or need assistance during this crisis, and stay tuned for future messages as new resources become available.



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