

Covid-19 Housing Payment Assistance Information: Helpful Guidance and Links for Renters, Landlords and Homeowners seeking Financial and/or Payment Negotiation Assistance

Bellevue Conflict Resolution Center services help keep a roof over your head during Covid-19 crisis.

Because of the steadily increasing number of people in Washington who are dealing with arrearages in housing payments, Governor Inslee included in his Covid-19 Proclamation of July 24* which amended previous proclamations, that he wanted “to thank the vast majority of tenants who have continued to pay what they can, as soon as they can, to help support the people and the system that are supporting them through this crisis....Landlords and tenants are expected to communicate in good faith with one another, and to work together, on the timing and terms of payment and repayment solutions that all parties will need in order to overcome the severe challenges that COVID-19 has imposed for landlords and tenants alike. *I strongly encourage landlords and tenants to avail themselves of the services offered at existing dispute resolution centers to come to agreement on payment and repayment solutions.*”

Inslee’s Proclamation mentioning DRC’s, page 6:

<https://www.governor.wa.gov/sites/default/files/proclamations/20-19.3%20Coronavirus%20Evictions%20%28tmp%29.pdf>

<https://www.kingcounty.gov/depts/health/covid-19/data/impacts.aspx>

Bellevue Conflict Resolution Center has been helping landlords and tenants negotiate rent payments before and during the Covid-19 crisis. Since March landlord-tenant cases have tripled. We anticipate that hardship will increase even more in the coming months, making it hard for many people to pay rent and mortgage payments. Accordingly, BCRC is prioritizing our services that help landlords and tenants negotiate rental payment arrangements. Our center also receives referrals for foreclosure alternative cases through the Department of Commerce; we have one of the few certified foreclosure mediators in the state on staff.

Rental payment negotiation assistance:

Landlords and/or tenants can call our office to arrange an intake. Our conciliators will help you figure out what kind of arrangement you want to make. They may refer you to the 4-page worksheet* that the Department of Commerce has created to help you calculate a fair and reasonable rental payment arrangement and help walk you through it. If you feel you need help in negotiating with the other party (landlord or tenant), our conciliator can then call the other party to see if they are willing to negotiate, and if agreed, provide shuttle conciliation over the phone until you both reach an agreement. If it seems necessary, we can also arrange a face-to-face mediation via Zoom.

Washington State Attorney Generals Worksheet for rent payment agreements:

<https://agportal->

[s3bucket.s3.amazonaws.com/uploadedfiles/Another/Office_Initiatives/Unpaid%20Rent%20Repayment%20Plan%20Worksheet_August2020_0.pdf](https://agportal-s3bucket.s3.amazonaws.com/uploadedfiles/Another/Office_Initiatives/Unpaid%20Rent%20Repayment%20Plan%20Worksheet_August2020_0.pdf)

Rental assistance funds:

While our program does not administer rental assistance funds, there are funds coming available many funds through various non-profits from the Federal Cares Act. The Washington Department of Commerce is on the verge of distributing another \$100 million. Links to application forms for these funds can be found on our website (below). *

Here is the link to Commerce, where you can sign up to be sent a list of providers:

<https://www.commerce.wa.gov/serving-communities/homelessness/>

If you have a friend or family member living with you, perhaps with no formal agreement, within the program guidelines, commerce has included a form for “Friend Family Payment Agreement”:

<https://deptofcommerce.app.box.com/s/kb5sds2gv4yc9n931j1e7f1dikvlyub1/file/696874191507>

If you are considering applying it is a good idea to apply soon as some of the funds have to be used or will be lost by Oct. 31. Others need to be spent by Dec. 31. This means that you can't wait for the crisis to be over to apply.

Rental assistance doesn't have to be for past due rent. You can apply if you are up to date now, but don't feel able to pay next month's rent. Assistance is limited to 3 months of rent. Also, rental assistance may be available to friends or family who are offering a place to stay in an informal way, without a written lease.

And as the Governor noted above, the forms encourage negotiation – landlords may be more likely to be paid if they are willing to settle for 80% of the amount due. There are many stipulations for what landlords and tenants can and can't negotiate, so it is a good idea to read the up-to-date amendments of the governor's moratorium.

Mortgage foreclosure alternative mediation:

Mortgage holders may also be experiencing financial hardship that affects the ability to stay current on mortgage payments. If your lending institution has notified you that they are starting foreclosure proceedings, we strongly urge you to contact an attorney or housing counselor to ask about the Foreclosure Fairness Program. This is a program that grants homeowners the right to sit down in mediation with their lending institutions to negotiate alternatives to foreclosure. If your home is in Bellevue, the Department of Commerce may make a formal referral to our office for mediation. For more information on this program, please visit our webpage below for links.*

This is a program that grants homeowners the right to sit down in mediation with their lending institutions to negotiate alternatives to foreclosure. For more information on this program, please visit: <https://www.commerce.wa.gov/building-infrastructure/housing/foreclosure-fairness/>

Please contact our office for any questions or assistance you may need at 425-452-4091 or email us at bcr@bellevuewa.gov. Because this is a print article, we have limited the number of links to resources we mention here, and have gathered them all on our website resource page, <https://bellevuewa.gov/city-government/departments/community-development/conflict->

[assistance/faqs-and-helpful-articles](#). You will need to scroll down to find the article entitled “Covid-19 Housing Payment Assistance Information.”