



COVID-19 HOUSING & UTILITY RELIEF

The information provided here does not, and is not intended to, constitute legal advice. This is for general informational purposes only.
Updated and Issued November 8, 2021.

HOUSING

Relief	How Long	Contact
<p>Renter Protections, Washington State Residential Renters:</p> <ul style="list-style-type: none"> • Landlords cannot charge late fees for late or unpaid rent that was due between March 1, 2020 and December 31, 2021. • Landlords cannot evict tenants without a reason. They must have a "good cause" and provide the amount of notice required by law. • A landlord cannot start an eviction for unpaid rent without first offering a tenant a reasonable repayment plan and the opportunity to participate in mediation. For the repayment plan to be considered reasonable, a tenant's monthly repayment amount cannot be more than one-third of their monthly rental charges at the time they were unable to pay. • If a tenant does not accept the terms of a reasonable repayment plan within 14 days of its offering, their landlord may start legal proceedings in court to evict them. • Tenants who earn less than twice the federal poverty level (\$25,760 for one person or \$53,000 for a family of four) can have a lawyer represent them for free if they receive eviction notices. 		<ul style="list-style-type: none"> • Washington Eviction Defense Screening Hotline: 1-855-657-8387 • Landlord-Tenant Mediation in Columbia and Walla Walla Counties- Neutral Ground Dispute Resolution Center: (509) 730-1317
<p>Eviction Delay, Oregon State Residential Renters:</p> <ul style="list-style-type: none"> • Landlords and courts must delay eviction for nonpayment of rent, late charges, utility or service charges, or any other rental fees for 60 days if tenants provide documentation of application for rental assistance. 	Until February 28, 2022	<ul style="list-style-type: none"> • Oregon Law Center, Umatilla County: (541) 276-6685
<p>Mortgage Pause or Reduction for Single-Family Homeowners:</p> <ul style="list-style-type: none"> • Single-family homeowners insured by the Federal Housing Administration (FHA) who are struggling because of the COVID-19 pandemic can request a 6-month mortgage payment pause (forbearance). • Homeowners who are still struggling and already received a mortgage forbearance between July 1, 2021 and September 30, 2021 can request one additional 6-month forbearance. • Homeowners with government-backed loans who are struggling may request loan modifications to reduce monthly mortgage payments. 		<ul style="list-style-type: none"> • To find out if FHA insures your mortgage, contact FHA Resource Center: 1-800-225-5342 or answers@hud.gov • Visit https://www.consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/ for up-to-date information on relief options, protections, and key deadlines.
<p>In Washington State, contact your mortgage lender to discuss your options if you have a privately-backed mortgage and cannot make payments.</p>		<ul style="list-style-type: none"> • Washington Department of Financial Institutions: (877) 746-4334, or visit www.homeownership.wa.gov
<p>Residential Foreclosure Moratorium, Oregon State:</p> <ul style="list-style-type: none"> • Lenders may not foreclose on homeowners in distress if homeowners notify their lenders that they cannot make payments due to income loss related to the COVID-19 pandemic. • Lenders may not charge homeowners who provide notice of economic hardship late fees, penalties, or attorney fees for nonpayment during this time. 	Until December 31, 2021	<ul style="list-style-type: none"> • Oregon's Toll-Free Foreclosure Hotline: 1-800-SAFENET • Oregon Homeownership Stabilization Initiative: (503)986-2025 or visit homeowner.help@oregon.gov

UTILITIES

Relief	How Long	Contact
Cascade Natural Gas: <ul style="list-style-type: none"> You can make payment arrangements. If you are experiencing economic hardship, you may be eligible for a grant to help pay your bills. 	Undetermined at this time	Cascade Natural Gas: 1-888-522-1130 or https://www.cngc.com/
Columbia Rural Electric Association: <ul style="list-style-type: none"> Each case is handled on an individual basis. Call for additional information. 	Undetermined at this time	Columbia REA: (509) 526-4041 or http://www.columbiarea.com/
Ferrellgas: <ul style="list-style-type: none"> Each case is handled on an individual basis. Call for additional information. 	Undetermined at this time	Ferrellgas: (509) 525-8122
Milton-Freewater City Light & Power: <ul style="list-style-type: none"> Each case is handled on an individual basis. Call for additional information. 	Undetermined at this time	City of Milton-Freewater: (541) 938-5531
Pacific Power: <ul style="list-style-type: none"> Each case is handled on an individual basis. Call to discuss your options. 	Undetermined at this time	Pacific Power: 1-888-221-7070 or https://www.pacificpower.net/

RELIEF PROGRAMS

Program	How Long	Contact
Rental Assistance in Columbia County: If you cannot make rent payments due to economic hardship, you may be eligible for rental payment assistance to help you stay in your home.	Up to 12 months	Project Timothy: (509) 382-2943 BMAC: (509) 529-4980
Rental Assistance in Walla Walla County: If you cannot make rent payments due to economic hardship, you may be eligible for rental payment assistance to help you stay in your home.	Up to 12 months	BMAC: (509) 529-4980
Rental Assistance in Umatilla County: If you cannot make rent payments due to economic hardship, you may be eligible for rental payment assistance to help you stay in your home.	Up to 12 months	CAPECO: https://form.io/form.com/201685995969177
Mortgage Assistance in Columbia County: If you cannot make mortgage payments due to economic hardship, you may be eligible for mortgage relief payments.	Up to 3 months	BMAC: (509) 529-4980
Mortgage Assistance in Walla Walla County: If you cannot make mortgage payments due to economic hardship, you may be eligible for mortgage relief payments.	Up to 3 months	BMAC: (509) 529-4980
Utility Assistance in Columbia County: If you cannot make utility payments due to economic hardship, you may be eligible for utility payment assistance.	Undetermined at this time	Project Timothy: (509) 382-2943 BMAC: (509) 529-4980
Utility Assistance in Walla Walla County: If you cannot make utility payments due to economic hardship, you may be eligible for utility payment assistance.	Undetermined at this time	BMAC: (509) 529-4980
Utility Assistance in Umatilla County: If you cannot make utility payments due to economic hardship, you may be eligible for utility payment assistance.	Undetermined at this time	CAPECO: (541) 276-1926
Emergency Broadband Benefit: If you are struggling to afford internet service, you may be eligible for a \$50 per month discount on your broadband service. You may also be eligible for a one-time \$100 discount to purchase a computer.		Emergency Broadband Support Center: (833) 511-0311 or getemergencybroadband.org

DOMESTIC VIOLENCE SHELTERS

<ul style="list-style-type: none"> Walla Walla & Columbia Counties- YWCA: (509) 529-9922 Umatilla County- Domestic Violence Services, Inc.: 1-800-833-1161
