Local News ▼ Log In | Subscribe

Business | Economy | Health | Local News | Real Estate

As rent and mortgage payments come due, Washingtonians wonder how they'll afford survival during coronavirus March 31, 2020 at 6:00 am | Updated March 31, 2020 at 9:15 am



Actor and director Shermona Mitchell, who serves as artistic associate with Seattle Public Theater, had been

community and jeopardized Mitchell's ability to pay her bills, including rent.

announced a ban on large gatherings to slow the spread of the novel coronavirus. It rocked the city's arts

By Sydney Brownstone and Daniel Beekman

Seattle Times staff reporters

these questions?"

more action is needed.

during the pandemic.

the moratorium.

than twice that much in the bank.

paying \$2,300 a month in rent.

don't have an income, it's pretty scary stuff."

Renters

serve people impacted by the pandemic earlier.

have been working with tenants; others not so much.

to come.

"That's the day when me and 500 of my closest friends lost our jobs," Mitchell said. In the past month, the 38-year-old has lost multiple gigs, including one as a condo concierge. She wondered whether it would be healthy to keep working there, near other people, and wonders the same as she's applying for new jobs.

helping her company prepare for the March 20 opening of a play called "Pipeline," when Gov. Jay Inslee

"How much is my life worth?" Mitchell asked. "Is it worth paying rent? Paying these bills? Why am I having to choose between staying healthy and having a place to stay? Why, as a community, are we having to ask ourselves

The coronavirus hit Washington only about a month ago. But the pandemic already has ripped away jobs, scuttled career plans and mangled household budgets across the state. With April due dates looming, residents have been worrying about how to make their rent and mortgage payments now and in the unpredictable period

The crisis of the current moment recalls the Great Recession, said Lauren McGowan, senior director of ending homelessness at United Way of King County. "The magnitude of this is so big, because it's not just financial," McGowan said. "There's this other health element that I think puts people in this incredibly vulnerable position."

week passed a stimulus package that will send up to \$1,200 to individuals in one-time payments while bolstering state unemployment benefits (the assistance in the package has yet to roll out).

But in areas like Seattle, where the median rent for a one-bedroom apartment was \$2,000 in late 2019, some say

The dire situation has led Inslee and various city leaders to adopt temporary bans on evictions, and Congress last

Landlord groups have asked that funds from a \$200 million coronavirus package passed by the state Legislature be spent on rental assistance. The Seattle City Council voted unanimously Monday to pass a nonbinding resolution that calls on Inslee, Congress and President Donald Trump to cancel all rent and mortgage payments

"It's the end of the month and we've got constituents who are worried," sponsor Councilmember Tammy Morales said.

As of Monday afternoon, an Instagram account calling for a Seattle rent strike had amassed more than 800

followers. Separately, an online petition calling for the city to suspend rent, utility, mortgage and property-tax

payments had collected more than 11,000 signatures. Mitchell's was among them, she said, noting the eviction

moratoriums won't help renters pay in the long run. "I have nothing," she said. "What is the percentage of nothing from nothing? It comes down to basic math." Nonprofits are trying to get ahead of what could be a wave of evictions later this year. United Way's Home Base

"We're just getting hundreds and hundreds of calls every week from people who are in need," McGowan said.

program, which currently provides rental assistance to people in eviction proceedings, is fundraising so it can

Looking to raise at least an additional \$5 million from public and private funders, United Way hopes to serve an additional "several thousand households," she said. Seattle Mayor Jenny Durkan also is working with public and private partners on more rental assistance for people

proposed legislation that would set guidelines for payment plans in the year after the emergency. Some landlords

In the meantime, a South King County defense attorney has published sample letters on his firm's website for

people anxious they may not make their mortgage payments or rent. Since Joshua Brumley uploaded the letters

at risk for eviction, spokeswoman Kamaria Hightower said. And Councilmember M. Lorena González has

over the weekend, they've been shared more than 1,500 times. "The phone lines here have just been blowing up with people who need help," Brumley said. Brumley is particularly concerned about landlords flouting the state's eviction moratorium. Washington Attorney General Bob Ferguson echoed that point Monday, citing reports of landlords "getting creative" in trying to evade

Moving during a pandemic isn't what Layn Cox wanted to do. But the senior at Western Washington University

lost dining-hall work hours when in-person classes closed, and can no longer afford to pay for utilities at the apartment she shares with a roommate.

"If I don't get back to work soon, I don't know what I'm going to do," Cox said. "I've been applying to remote jobs with data entry and tutoring. I have a lot of stuff I guess I could sell." Kay Nugent also is teetering close to the edge. The 27-year-old is a full-time dog-walker and pet-sitter, but those

gigs have come to a halt. Nugent pays \$1,195 a month for an apartment on Capitol Hill and has only a little more

"Rent is essentially half my income," Nugent said. "If I'm giving away half of my income for two months and I

The 20-year-old has determined it'll be cheaper to stay with friends temporarily allowing her to live with them for

free and continue paying rent on her apartment than to swallow costs associated with breaking her lease.

30, works at a tech startup and shares rent in Seattle's Othello neighborhood with his partner and with a roommate who works at Amazon.

But his partner has been laid off from a retail job on Capitol Hill due to the pandemic and Bosquez has had to

stop driving for ride-share companies in his spare time. Now Bosquez is puzzling out how his trio can keep

Even renters who until now considered themselves secure have been shaken by the pandemic. William Bosquez,

They've scoured their budget spreadsheet for savings, and CarMax has agreed to defer payments on their Ford Escape. They've even discussed whether Bosquez's partner should apply for an Amazon warehouse, "though I don't like the idea of him working around other people right now," Bosquez said.

We've just been playing musical chairs with our bills, trying to figure out how to pay the things that are most

It's not only renters losing sleep over housing costs. Joy Docter recently spent three hours on hold with her mortgage holder to ask about help. The Kenmore homeowner, who owns a magic show and novelty-gift business with her husband, bought a huge

Now her clients are canceling and Docter's warehouse is packed with dollar-snatchers and magic card decks she

shipment of supplies from China in January because she saw the coronavirus shuttering factories there.

years caring for her.

will come due.

Homeowners

"I thought this would give me some time to figure out what I'm going to do," she said. "We haven't missed a mortgage payment in 21 years."

career as a shipwright, he went to school and retrained as a cook. Then his wife got cancer and he spent three

John Hutchison's situation is even more difficult. After the 76-year-old Bryn Mawr homeowner retired from a long

can't sell. When Bank of America offered to defer her mortgage payments, Docter jumped. In July, a huge debt

She passed away a month ago, leaving him with a hole in his heart and less income. Now Hutchison can't get a job in a restaurant because many are closed and because his age would put him at risk for coronavirus. He's stuck at home with his memories and a \$1,200 a month mortgage payment that accounts for half his income.

To save money, Hutchison has applied for a senior discount on his utilities. He stopped the automatic payments

"When this virus hit, our savings went in the toilet," he said.

Meanwhile, the stock market crash has sapped his wife's 401k plan.

important. I know there are other people ... in the same boat."

his wife had set up for music on her phone. He's trying to keep his dogs in shape so they don't need to visit the veterinarian. "I would love to go to work at a hotel or restaurant," he said. "But there are 3.3 million people out of work."

Sydney Brownstone: 206-464-3225 or sbrownstone@seattletimes.com; on Twitter: @sydbrownstone.

Daniel Beekman: 206-464-2164 or dbeekman@seattletimes.com; on Twitter: @dbeekman. Seattle Times staff reporter Daniel Beekman covers Seattle city government and local politics.

About the Company ▼ Advertise ▼ My Account ▼ Today's Front Page **f** Facebook **y** Twitter RSS Feeds Newsletters Mobile Apps Audio & Voice Subscribe Copyright © 2020 The Seattle Times | Privacy statement | Terms of service