

Due to the rapidly evolving nature of state and federal programs, this information may change unexpectedly.

# COVID-19 FINANCIAL HELP IN WASHINGTON STATE

## UNEMPLOYMENT AND WORKERS' COMP

Anyone who has lost their job due to coronavirus or has had to take time off to self-quarantine or care for a sick relative (and does not get paid sick time from work) should apply for UNEMPLOYMENT insurance. [Full info on PDF found here.](#)

Anyone whose job has brought them into direct contact with someone with coronavirus (for instance, a first responder or a health care worker) and has become ill or are required to quarantine can file for WORKERS COMP. [Full info on PDF found here.](#)

If you or a friend or family member are out of work, [Washington State's Employment Security Department provides support services as well.](#)

## OTHER ISSUES

The Washington State Department of Financial Institutions has [developed a list of financial resources](#) for Washington consumers impacted by the Coronavirus. We will add to this list as more resources become available.

## TROUBLE PAYING YOUR MORTGAGE

If you do not have enough money in savings to cover your mortgage payment or rent, contact your lender or landlord immediately. Don't wait until you're behind on payments. Lenders may work with you to waive late fees, set up a repayment plan or offer loan forbearance.

You can also contact the Washington Homeownership Hotline at 1.877.894.HOME for more information and assistance.

- [If I Can't Pay My Mortgage Loan, What Are My Options?](#)

Information from the Consumer Financial Protection Bureau.

- [List of Housing Counseling Agencies in Washington](#)

Housing counselors may be able to assist you with your needs. Contact a housing counselor near you.



## TROUBLE PAYING RENT

If you don't have enough money to pay, contact your lender or landlord immediately. Help includes:

- Washington Homeownership Hotline (877-894-HOME)
- [Consumer Financial Protection Bureau suggestions](#)
- Rental assistance & counseling (800-569-4287)
- [List of Housing Counseling Agencies](#)
- For Seattle renters, the Mayor has issued a [30-day moratorium on evictions](#) – through mid-April

## STUDENT LOANS DEFERMENT

If you're in a short-term financial bind, you may qualify for a deferment or a forbearance. With either of these options, you can temporarily suspend your payments.

- [Student Loan Deferment or Forbearance](#)  
Information from the Department of Education.

## Paying Utilities

If you need help paying your utility bills, contact your service provider immediately.

- For Seattle residents, Seattle City Light and Seattle Public Utilities [will not shut off service](#) during the emergency. They also offer [deferred payment plans and discount programs](#).
- The Utilities and Transportation Commission offers [energy assistance programs](#).
- The federal government also has [assistance programs](#) to help with telephone and heating bills.
- [Comcast](#) is offering free WiFi hot spots, unlimited data, and no disconnects or late fees.
- [Puget Sound Energy](#) will not disconnect customers, will waive late fees, and offers payments plans.

## FOOD ASSISTANCE

If you're looking for help feeding yourself or your family, visit the [Food Lifeline website](#) to find a partner food bank, food pantry, or hot meal program in your neighborhood. This food is free and available to you, even if you don't qualify for SNAP or EBT.

## INSURANCE ISSUES

The Washington State Office of the Insurance Commissioner has resources and information available for consumers who have insurance related questions.

- [Washington State Office of the Insurance Commissioner - COVID-19 Resources](#)

Information from the Washington State Office of the Insurance Commissioner.

## FOR BUSINESSES

- The federal Small Business Administration (SBA) is providing [low-interest loans](#) of up to \$2 million to help with operating expenses.
- The [Washington State Department of Revenue](#) can provide extensions on taxes or waive penalties.
- For businesses in Seattle, the City of Seattle has delayed B&O taxes for small business and established a [small business stabilization fund](#) to provide grants of up to \$10,000.

## ADDITIONAL RESOURCES

- [COVID-19 resource list for impacted Washington businesses and workers](#)  
Information from the Governor's office.
- [Employment Security Department – Information for Workers Impacted by COVID-19](#)

Resources and information from the Washington Employment Security Department.

- [Protect Yourself Financially from the Coronavirus](#)  
Information from the Consumer Financial Protection Bureau.
- [Job Interrupted —A To-Do List for Tough Times](#)  
Information from the Financial Industry Regulatory Authority.
- [Financial Peace of Mind in the Age of Coronavirus](#)  
Information from the Financial Industry Regulatory Authority.
- [Avoiding Coronavirus Scams](#)  
Information from the Federal Trade Commission.

