

Change in Washington State Law Can Further Postpone Foreclosure Proceedings

On May 1, 2023, amendments to RCW 61.24 (the Deed of Trust Act) took effect that directly impact the Washington State Homeowner Assistance Fund (HAF) Program.

The law now requires that:

- A pending foreclosure sale under RCW 61.24 be continued (postponed) for at least 30 days when notice of a homeowner's pending HAF application is supplied to the foreclosing trustee (or other interested party conducting a foreclosure under RCW 61.24).
- If the HAF application is deemed eligible, a foreclosure sale under RCW 61.24 must be continued for an additional 30 days.

What Should Homeowners Do?

On request to Foreclosure@wahafprocessing.com, the HAF program will issue a letter of "Application Received" or "Application Deemed Eligible" that the homeowner can supply to the foreclosing trustee.

The requested letter will be provided **within two business days**. After the letter is issued, **it is the homeowner's responsibility to determine who needs to receive the letter and to provide the letter to the interested parties.**

What Should Trustees Do?

Trustees (or other third parties conducting foreclosures) who have received the "Application Received" or "Application Deemed Eligible" letter(s) can obtain the status of a HAF application at www.wahafportal.org. Select "Third-Party Inquiry" on the upper-right of the webpage and complete the required information. **The requested update will be provided within two business days.**

Questions?

Questions about this process should be directed to Rich Zwicker, Washington State Housing Finance Commission Grant Administrator, at rich.zwicker@wshfc.org.

Help for Homeowners

washingtonHAF.org
877-894-4663

Homeowners facing any mortgage issue should call 877-894-4663 or visit WashingtonHAF.org to connect with free services.

Beware of Scams!

Washington HAF reminds you to beware of scams! Do not pay anyone to assist you with the application process. Call 877-894-4663 for free assistance.