

moratorium prohibits most evictions of residential, nonprofit, and small-business tenants. This means that renters cannot be sent to eviction court for nonpayment of rent, which is a far stronger protection than a defense to eviction. (A defense to eviction means that renters can defend themselves in eviction court to avoid being evicted).

The difference between an eviction moratorium and a defense to eviction is monumental — statistically, half of renters who are served eviction paperwork do not challenge the eviction in court and are consequently evicted by default. If that happens, even a water-tight eviction defense opportunity does not save your home, because you never had your day in court, and this disproportionately happens to the most vulnerable renters. Compared to renters, landlords are still disproportionately protected under the law, and nationally, [statistics show](#) 81% of landlords have legal representation, compared to just 3% of renters.

All of this means that the eviction moratorium is the only thing keeping the vast majority of struggling renters in their homes in the middle of the ongoing COVID crisis.

Are renters willfully refusing to pay rent and taking undue advantage of the moratorium?

No. The moratorium still requires that **renters pay all of the back-rent that they accumulate when they are not able to pay**, which can quickly amount to tens of thousands of dollars in rental debt. Furthermore, landlords are still able to serve a notice to vacate to tenants for non-payment of rent, which is the first step toward a potential eviction and remains on the tenant's financial records, and this impacts the tenant's ability to receive housing in the future. All of this means that **tenants who are not able to pay rent are doing so because they have absolutely no other option.**

In Seattle, landlords are currently required to offer payment plans to tenants who cannot pay, but this means tenants are still facing years of payments to make up their debts in a Seattle housing market that has seen rents rise more than 40 percent in 2021, while wages in real terms have actually decreased when factoring in inflation. With a severe lack of affordable housing in Seattle, renters have been forced to live in homes they can barely afford, and the pandemic economic crisis has exacerbated this crisis.

Even the [Seattle Times admitted](#) that the enormous numbers of households unable to pay rent right now “underscores the long-term consequences of housing instability that predated the pandemic.” With the pandemic far from over, removing the eviction moratorium now would mean putting thousands of families on the street with no affordable housing options to