RCW 64.38.100 Liens for unpaid assessments—Notice of delinquency—Second notice. ***(Effective until January 1, 2028.)*** (1)(a) If the governing documents of an association provide for a lien on the lot of any owner for unpaid assessments, no later than 30 days after an assessment becomes past due, an association must provide a notice of delinquency to a lot owner by first-class mail that meets the following criteria. The notice of delinquency must:

(i) Be mailed to the lot address and to any other address that a lot owner has provided to the association for the transmission of notice, and by email if the lot owner's electronic address is known to the association;

(ii) Be provided in English and any other language indicated as a preference for correspondence by a lot owner. Translation inaccuracies shall not diminish a good faith effort to provide notice in a preferred language other than English; and

(iii) Include a first preforeclosure notice that states as follows:

THIS IS A NOTICE OF DELINQUENCY FOR PAST DUE ASSESSMENTS FROM THE HOMEOWNERS' ASSOCIATION TO WHICH YOUR HOME BELONGS. THIS NOTICE IS ONE STEP IN A PROCESS THAT COULD RESULT IN YOUR LOSING YOUR HOME.

CONTACT A HOUSING COUNSELOR OR AN ATTORNEY LICENSED IN WASHINGTON NOW to assess your situation and refer you to mediation if you might benefit. **DO NOT DELAY.**

BE CAREFUL of people who claim they can help you. There are many individuals and businesses that prey upon borrowers in distress.

REFER TO THE CONTACTS BELOW for sources of assistance.

SEEKING ASSISTANCE

Housing counselors and legal assistance may be available at little or no cost to you. Housing counselors and attorneys may assist you in meeting and conferring with your association to resolve the past due assessments, and based on the circumstances refer you to the foreclosure mediation program. If you would like assistance in determining your rights and opportunities to keep your house, you may contact the following:

The statewide foreclosure hotline for assistance and referral to housing counselors recommended by the Housing Finance Commission

Telephone: . . . . . Website: . . . . . .

The United States Department of Housing and Urban Development

Telephone: . . . . . Website: . . . . . .

The statewide civil legal aid hotline for assistance and referrals to other housing counselors and attorneys

Telephone: . . . . . Website: . . . . . .

The association shall obtain the toll-free numbers and website information from the department of commerce for inclusion in the notice.

(b) Notwithstanding any other provisions of this chapter, until the 15th day after providing a lot owner with a notice of delinquency that meets the requirements in (a) of this subsection, an association may not:

(i) Take any other action to collect a delinquent assessment; or

(ii) Charge a lot owner for any costs related to the collection of the delinquent assessment except for:

(A) The actual costs of printing and mailing the notice of delinquency;

(B) An administrative fee of no more than $10 related to providing the notice of delinquency; and

(C) A single late fee of no more than $50 or five percent of the amount of the unpaid assessment which triggered the fee, whichever is less.

(c) If, when a delinquent account is referred to an association's attorney, the first preforeclosure notice required under (a) of this subsection has not yet been mailed to the lot owner, the association or the association's attorney shall mail the first preforeclosure notice to the lot owner in order to satisfy the requirement in (a) of this subsection.

(d) Mailing the first preforeclosure notice pursuant to (a) of this subsection does not satisfy the requirement in subsection (2)(b) of this section to mail a second preforeclosure notice at or after the date that assessments have become past due for at least 90 days. The second preforeclosure notice may not be mailed sooner than 60 days after the first preforeclosure notice is mailed.

(e) The association must maintain the preforeclosure information required under this section and make it available to lot owners in accordance with RCW 64.38.045.

(2) If the governing documents of an association provide for a lien on the lot of any owner for unpaid assessments, the association may not commence an action to foreclose the lien unless:

(a) The lot owner, at the time the action is commenced, owes at least a sum equal to the greater of:

(i) Three months or more of assessments, not including fines, late charges, interest, attorneys' fees, or costs incurred by the association in connection with the collection of a delinquent owner's account; or

(ii) $2,000 of assessments, not including fines, late charges, interest, attorneys' fees, or costs incurred by the association in connection with the collection of a delinquent owner's account;

(b) At or after the date that assessments have become past due for at least 90 days, but no sooner than 60 days after the first preforeclosure notice required in subsection (1)(a) of this section is mailed, the association has mailed, by first-class mail, to the owner, at the lot address and to any other address which the owner has provided to the association, a second notice of delinquency, which must include a second preforeclosure notice that contains the same information as the first preforeclosure notice provided to the lot owner pursuant to subsection (1)(a) of this section. The second preforeclosure notice may not be mailed sooner than 60 days after the first preforeclosure notice required in subsection (1)(a) of this section is mailed;

(c) At least 90 days have elapsed from the date the minimum amount required in (a) of this subsection has accrued;

(d) If the lot owner was referred to mediation pursuant to RCW 61.24.163, until the mediation is completed and the certification of mediation is issued or after 10 days from the date the mediator's certification was due to the association; [and]

(e) The board approves commencement of a foreclosure action specifically against that lot.

(3) Every aspect of a collection, foreclosure, sale, or other conveyance under this section, including the method, advertising, time, date, place, and terms, must be commercially reasonable. [2025 c 393 s 13; 2023 c 214 s 6; (2023 c 214 s 5 expired January 1, 2025); 2021 c 222 s 8; (2021 c 222 s 7 expired January 1, 2025).]

Effective dates—2025 c 393 ss 1-4, 5-7, and 11-14: See note following RCW 61.24.005.

Expiration date—2025 c 393 ss 1, 2, 4, 11-13, and 15-17: See note following RCW 61.24.005.

Effective date—2023 c 214 ss 2, 4, 6, and 8: See note following RCW 64.32.200.

Expiration date—2023 c 214 ss 1, 3, 5, and 7: See note following RCW 64.32.200.

Effective date—2021 c 222 ss 2, 4, 6, and 8: See note following RCW 64.90.485.

Expiration date—Effective date—2021 c 222 ss 1, 3, 5, and 7: See notes following RCW 64.90.485.