



# Tenants can pay most move-in costs in installments

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- ❖ Please read this *only* if you live in Washington State.
  - ❖ You can find all the publications we link to here at [WashingtonLawHelp.org](https://www.washingtonlawhelp.org).
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## I can't afford all the deposit and move-in costs for my new rental unit. Can I do a payment plan?

Yes.

As of June 2020, Washington State law gives tenants the right to pay certain upfront fees in an installment plan instead of all at once.

## Which costs can I pay in installments?

You can now pay these move-in costs in installments:

- Deposits
- Nonrefundable fees
- Last month's rent.

## Do I still need to pay some move-in costs upfront?

**Maybe.** The landlord may still require you to pay upfront any holding fees, holding deposits, screening fees, or background check fees.

But there's a limit to these fees: Any holding fees or deposits cannot be more than 25% (one quarter) of your first month's rent.

Also, landlords must follow certain rules to be able to charge these fees. Read [Your Rights as a Tenant in Washington State](#) and [Tenant Screening: Your Rights](#).

## How do I ask my landlord to let me pay my deposit and last month's rent in installments?

You must ask **in writing** for an installment plan. Your landlord is required to accept an installment plan if they get a request from you.

## Should the payment plan itself be in writing?

**Yes.** All payment plans must be in writing and signed by you and the landlord. Remember to keep a copy for your records.

## Can I ask for any payment plan I want?

No.

**If the rental agreement is 3 months or longer**, you can ask for a payment plan of 3 monthly, equal payments.

**If the rental agreement is less than 3 months**, you can ask for a payment plan of 2 monthly, equal payments.

## When are my payments due under the payment plan?

Payments are due on the same day as rent (usually the first of the month). The payment plan starts at the beginning of your tenancy.

If this will make it harder for you to pay your rent, you might be able to get a new due date for the rent. Read [Can I change the date my rent is due?](#)

## Do I have to pay anything extra to be able to pay in installments?

**No.** The landlord cannot charge you any fees or interest if you choose to enter into a payment plan.

## Could the landlord turn down my request for an installment plan?

**Maybe.**

The landlord can turn you down if the total amount of deposits and nonrefundable fees are not more than 25% of the first month's rent, and the landlord is not requiring you to pay the last month's rent when you move in.

## What happens if I miss a payment?

The landlord can start an eviction lawsuit (called an **unlawful detainer action**) against you by serving you with a 14-day Pay or Vacate Notice. It's treated as if you didn't pay your rent. Read [Eviction and Your Defense](#).

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- ❖ If your landlord turned down your request to pay in installments, you miss a payment, or your landlord starts an eviction action against you, try to get legal help right away.
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## Get Legal Help

- **Apply online** with [CLEAR\\*Online -nwjustice.org/apply-online](https://www.nwjustice.org/apply-online)
- **Facing a legal issue in King County** (other than Eviction or Foreclosure)? Call 2-1-1 (or toll-free 1-877-211-9274) weekdays 8:00 am - 6:00 pm. They will refer you to a legal aid provider.
- **Facing a legal issue outside of King County** (other than Eviction or Foreclosure)? Call the CLEAR Hotline at 1-888-201-1014 weekdays between 9:15 am - 12:15 pm or apply online at [nwjustice.org/apply-online](https://www.nwjustice.org/apply-online).
- **Facing Eviction?** Call 1-855-657-8387.
- **Facing Foreclosure?** Call 1-800-606-4819.
- **Seniors (age 60 and over)** with a legal issue outside of King County can also call CLEAR\*Sr at 1-888-387-7111.
- **Deaf, hard of hearing or speech impaired callers** can call any of these numbers using the relay service of your choice.

CLEAR and 2-1-1 will provide interpreters.

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