



Tenants Can Now Pay Most Move-In Costs in Installments

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- ❖ Read this only if you live in the state of Washington.
 - ❖ You can find all the publications we link to here at 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. A new Washington State law takes effect June 11, 2020. It 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?

Yes. The landlord can still require you to pay upfront any holding fees or holding deposits, screening fees, or background check fees.

The landlord 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](#).

And under the new law, any holding fees or deposits cannot be more than 25 percent (1/4) of your first month's rent.

How do I ask my landlord to let me pay the move-in costs in installments?

You must ask in writing for an installment plan. The 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 three months or longer**, you can ask for a payment plan of three monthly, equal payments.
- **If the rental agreement is less than 3 months**, you can ask for a payment plan of two monthly, equal payments.

When are my payments due under the payment plan?

Payments are due on the same day as rent. 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 percent 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 [2019 Changes to Washington's Landlord/Tenant and Eviction Law](#) or [Eviction and Your Defense](#).

If your landlord turned down your request to pay in installments, you miss a payment, or your landlord starts an eviction action against you, get legal help right away.

- Outside King County, call the CLEAR Hotline at 1-888-201-1014 weekdays between 9:15 am - 12:15 pm.
- In King County, call 2-1-1 weekdays between 8:00 am - 6:00 pm. They will refer you to a King County legal aid provider.
- Seniors (age 60 and over) can also call CLEAR*Sr at 1-888-387-7111, statewide.
- You can also apply online with CLEAR*Online: nwjustice.org/get-legal-help.

CLEAR and 211 will provide a free interpreter.

Visit WashingtonLawHelp.org. It has free information about Washington laws, do-it-yourself court forms, videos about legal issues and a legal help directory.

This publication provides general information concerning your rights and responsibilities. It is not intended as a substitute for specific legal advice.

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