

Can't pay rent on time: what to say

Moderate · 30 min to do · Free

Tell your landlord before the rent is due, in writing, with a real plan: what you can pay now and when the rest will come. Then call 211 for rent help the same day, because help can take weeks.

YOU'LL NEED

- ☐ Your lease (for the due date, grace period and late fee)
- ☐ Proof of what happened, like a pay cut or a medical bill, if you have it
- ☐ A rough budget: what you can pay and when

DO IT LIKE THIS

- 1 Do the math first.** Figure out exactly what you can pay now and when you can pay the rest. A specific plan is easier to say yes to than "I'll try."
- 2 Tell your landlord before the due date, and do it in writing (email or text), even if you also call.** Explain why you want to work things out.
- 3 Ask for something specific.** The CFPB lists the common options: a repayment plan that spreads the missed rent over the next few months, or waiving the late fee as long as some payment is made.
- 4 Call 211 the same day.** It can point you to local rent and utility help. After you apply, it can take several weeks for rental assistance to arrive, so don't wait.
- 5 Free up money for rent.** The LIHEAP program helps with utility bills year-round: (866) 674-6327. Pause anything you can, and see Your first budget in 20 minutes.
- 6 Get any deal in writing.** Reply to confirm it: the amounts, the dates and whether the late fee is waived. Pay on those dates and keep receipts.
- 7 If you get a notice to pay or move out, act that day.** See An eviction notice on your door.

Watch out Late fees have limits in some places. In New York, the most a landlord can charge is \$50 or 5% of the monthly rent, whichever is less. In California, a three-day notice that demands late fees on top of rent isn't legally effective. Rules here vary by state, and some cities add their own. The examples come from the official tenant guides for California, New York and Texas. Find yours in the list of state guides below, or call legal aid.

DAD NOTE *Landlords hate surprises more than they hate late rent. Call first, bring a plan, and put it in writing.*

Full lesson: aptkeys.com/your-place/when-something-goes-wrong/cant-pay-rent-on-time-what-to-say/

Checked October 3, 2026. Sources: Consumer Financial Protection Bureau; New York State Attorney General; California Department of Real Estate.