

Landlord's Late Rent Notice Kit

Four ready-to-use notices plus a 50-state reference on grace periods and late-fee caps - 2026 edition.

How to use this kit

- 1. Check your state row in the 50-state table (page 3) for the grace period and fee cap BEFORE charging anything.
- 2. Match the notice to the situation: Reminder (day 1-3), Formal Notice (once a fee applies), Pay or Quit (before eviction), Late Fee Assessment (to document the fee).
- 3. Always send in writing, keep proof of delivery (certified mail, email read receipt, or photo), and log the date.
- 4. City and county laws can be stricter than state law - check local rules before serving an eviction notice.

Notice 1 - Late Rent Reminder (friendly, days 1-3)

[Date]

Dear [Tenant Name],

This is a friendly reminder that the rent of \$[amount] for [month] was due on [due date] and we have not yet received it. If you have already sent payment, please disregard this notice.

If not, please arrange payment by [date] to avoid late fees. If you are experiencing financial difficulty, contact us before the due date - we may be able to set up a short payment plan.

Thank you,

[Landlord Name] - [Phone] / [Email]

Notice 2 - Formal Late Rent Notice (fee now applies)

FORMAL LATE RENT NOTICE

Date: [date]

Tenant: [name]

Property: [address]

Rent of \$[amount] for [month] was due on [due date]. As of today, \$[outstanding] remains unpaid, and a late fee of \$[fee] applies under your lease (allowed by [state] law - see the state table).

Total now due: \$[total]. Please pay in full by [deadline] using [payment methods]. If payment is not received by that date, we will proceed with the next legal step, which may include a [pay-or-quit / eviction] notice.

[Landlord Name] - [Phone] / [Email]

Notice 3 - Notice to Pay Rent or Quit (before eviction)

NOTICE TO PAY RENT OR QUIT

To: [Tenant Name], [Property Address]

Date of notice: [date]

You are hereby notified that rent in the amount of \$[amount] for the premises described above is past due as of [due date]. Pursuant to [state eviction statute], you must pay the full amount within [X] days of receiving this notice, or vacate the premises.

If you neither pay nor vacate within the notice period, eviction proceedings will be filed in [county/city] court, and you may be liable for court costs and further fees.

This notice was delivered on [date] by [personal delivery / posting at the premises / certified mail] to [who received it].

[Landlord Name or authorized agent]

Note: the required number of days varies by state (commonly 3, 5, 7, or 14). Confirm your state's exact demand period before serving.

Notice 4 - Late Fee Assessment Notice

LATE FEE ASSESSMENT NOTICE

Date: [date]

Tenant: [name]

Property: [address]

Rent due for [month]: \$[amount]

Payment received on: [date]

Days late: [n] days

Late fee charged (per lease and state cap): \$[fee]

Total now due: \$[total]

Lease provision: [quote the late-fee clause].

Please include the late fee with your next rent payment. If you believe this fee is incorrect, contact us within [X] days.

[Landlord Name]

Before you serve a notice - checklist

- Grace period: check the table - some states (CO, CT, ME, MA, NY, TX, WA...) forbid a fee until rent is X days late.
- Fee cap: never charge more than your state allows; courts routinely strike down 'unconscionable' fees.

- Lease language: the fee must be written in the lease in most states.
- Proof: keep a copy of every notice and evidence of delivery.
- Eviction is court action: a pay-or-quit notice is only the first step - it does not remove the tenant.

50-state reference: grace periods and fee caps

State	Grace (days)	Late fee cap / rule
AL - Alabama	0	No cap - reasonable standard (Ala. Code 35-9A-143)
AK - Alaska	0	10.5% of rent (Alaska Stat. 45.45.010)
AZ - Arizona	0	No cap - reasonable, in written lease (A.R.S. 33-1368)
AR - Arkansas	0	No cap confirmed - reasonable (HUD 2022)
CA - California	0	No cap - must track actual costs (Orozco v. Casimiro 2004); no fee on COVID debt
CO - Colorado	7	Greater of \$50 or 5% of past-due rent (C.R.S. 38-12-105)
CT - Connecticut	9	Lesser of \$5/day (max \$50) or 5%; weekly leases 4 days (47a-15a)
DE - Delaware	5	5% of monthly rent (25 Del. C. 5501)
DC - Washington DC	5	5% of rent due (DC Code 42-3505.31)
FL - Florida	0	No cap - reasonable; commonly 5-10% (Fla. Stat. 83.45)
GA - Georgia	0	No cap - reasonable, stated in lease (2025 review)
HI - Hawaii	0	8% of rent due (Haw. Rev. Stat. 521-21(f))
ID - Idaho	0	No cap - reasonable, listed in lease (Idaho Code 55-314)
IL - Illinois	0	No statewide cap - reasonableness review; SB1964 pending
IN - Indiana	0	No cap confirmed - reasonable (HUD 2022)
IA - Iowa	0	Rent <=\$700/mo: \$12/day or \$60/mo; >\$700: \$20/day or \$100/mo (562A.9)
KS - Kansas	0	No cap - reasonable (K.S.A. 58-2544)
KY - Kentucky	5	\$20 or 20% of monthly rent, whichever is greater, presumed reasonable (KRS 359.215)
LA - Louisiana	0	No cap - must be in written lease (LA AG guide)
ME - Maine	15	4% of amount due (14 M.R.S. 6028)
MD - Maryland	0	5% of rent; weekly leases max \$3/wk or \$12/mo (Real Prop. 8-208)
MA - Massachusetts	30	No late fee until 30+ days overdue; no cap - reasonable (MGL ch.186 15B)
MI - Michigan	0	No cap - reasonable; SB 373/375 (2025) pending
MN - Minnesota	0	8% of overdue rent (Minn. Stat. 504B.177)
MS - Mississippi	0	No cap confirmed - reasonable (HUD 2022)
MO - Missouri	0	No cap - must be in lease (HUD 2022)
MT - Montana	0	No cap - reasonable (HUD 2022)
NE - Nebraska	0	No cap - reasonable (Neb. Rev. Stat. 76-1412)
NV - Nevada	3	5% of periodic rent (NRS 118A.210)
NH - New Hampshire	0	No cap confirmed - reasonable (HUD 2022)

State	Grace (days)	Late fee cap / rule
NJ - New Jersey	0	No general grace; 5 business days only for seniors/disabled on benefits (2A:42-6.1)
NM - New Mexico	0	5% of base rent (SB 267, eff. 2025)
NY - New York	5	Lesser of \$50 or 5% of monthly rent (RPL 238-a)
NC - North Carolina	5	Greater of \$15 or 5% of monthly rent (GS 42-46)
ND - North Dakota	0	No cap - reasonable (47-16-13.3)
OH - Ohio	0	No cap - reasonable; some cities have limits (ORC 5321.14)
OK - Oklahoma	0	No cap - must relate to actual costs (Sun Ridge v. Parker 1998)
OR - Oregon	4	No fee before 4th day; 5% per 5-day period or flat reasonable (ORS 90.260)
PA - Pennsylvania	0	No cap - reasonable (e.g., \$3/day upheld, \$5/day not)
RI - Rhode Island	0	No cap - no demand for rent until 15 days in arrears (34-18-35)
SC - South Carolina	0	No cap - reasonable (S.C. Code 27-40-230)
SD - South Dakota	0	No cap confirmed - reasonable (HUD 2022)
TN - Tennessee	5	10% of past-due rent (Tenn. Code 66-28-201)
TX - Texas	2	<=12% of rent (<=4 units) or <=10% (5+ units); 2 full days past due (Prop. Code 92.019)
UT - Utah	0	Greater of 10% of rent or \$75 (Utah Code 57-22-4)
VT - Vermont	0	No cap - reasonable (Highgate Associates 1991)
VA - Virginia	5	Lesser of 10% of periodic rent or 10% of balance (55.1-1204)
WA - Washington	5	No cap - reasonable; no fee until more than 5 days late (RCW 59.18.170)
WV - West Virginia	0	No cap - reasonable (W. Va. Code 37-6A-2)
WI - Wisconsin	0	No cap - only if in rental agreement (ATCP 134.09)
WY - Wyoming	0	No cap confirmed - reasonable (HUD 2022)

Verified 2026-08 against official statutes and the HUD Cityscape 2022 survey. Some states with no statutory cap apply a reasonableness standard. City/county rules may be stricter. Interactive calculator: landlordfees.com.

Disclaimer

This kit is an educational template, not legal advice. Laws change and local rules vary - verify with a licensed attorney before serving any notice that could lead to eviction.