

# Supporting Tenants to Make Timely Rent Payments

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Speaking with supportive housing tenants about their finances can be challenging and sometimes uncomfortable. Income and expenses are often very private and sensitive matters for people. Being clear, direct, and respectful can help with navigating these discussions and ensuring tenants understand their rental obligations. This document is meant to serve as a primer for supportive housing staff (services and property management) on how to assist tenants with paying rent on time and in full (and how to help them when they can't).

## For New Tenants

Education and information sharing around roles, responsibilities, and expectations should begin with your first encounter. By move-in and/or lease signing, the property manager should have reviewed the lease with the tenant, paying particular attention to tenant expectations, including timely payment of rent. Support staff should also review the lease with tenants to ensure that everyone has a full understanding of rent payment expectations and processes. Be sure to cover details about the rent payment process during a face-to-face encounter, and consider providing a written description of this information to the tenant, including:

- Rent due date
- Acceptable payment methods (i.e., in person at the office, drop box, electronic funds transfer)
- Forms of payment accepted (i.e., personal check, money order, automatic funds withdrawal, cash)
- Other property specific information (i.e., late rent protocols, partial payments, rent repayment plans)
- Name and contact information of who to contact if you're having trouble paying your rent (property manager, supportive service staff, other resources, etc.)

## Provide Proactive Reminders

Supportive housing staff can be proactive by providing reminders to tenants through verbal, electronic, and/or written communication methods.

- Send reminders to tenants via text or email.
- Post colorful reminders on bulletin boards, in community rooms, inside elevators, near mailboxes, on entrance doors, and/or on tenants' doors.

## When a Tenant is Not Paying Rent

Refrain from making assumptions and seek to understand why someone is not paying their rent. We know that supportive housing tenants often face financial barriers and there may be many reasons why a tenant is not or cannot pay their rent. Understanding an individual's circumstances is the first step to supporting them in finding solutions. This is a good time to utilize your Motivational Interviewing skills.

- Is the issue that they **can't** or **won't** pay rent?
  - *I noticed you did great with paying your rent on time for the first six months of this year. What has helped you pay rent in the past? What has changed?; Have you experienced any unexpected or emergency expenses? (Ex. Medical, transportation, childcare); Tell me about recent changes to your income. (Ex. Job loss, reduction in work hours, interruption of benefits, etc.)*
- Assess for financial exploitation.
  - *Tell me about who you share expenses with. Do you financially support anyone else in your life?*
- Do they need additional skills or knowledge to follow through with paying rent?
  - *Have you ever used a budget before? I'd be happy to help you make one!; Do you need assistance opening a bank account?*
- Are there cognitive, mental health, substance use, or physical health barriers?
  - *Do you think working with a representative payee could be helpful for you? Why or why not?*

## Consistent Tenancy Support Services

Set up consistent, reoccurring meetings with tenants to address rent payment based on their specific barriers and challenges. Make rent a regular part of your conversations and check in often. Strategies could include:

- Meeting during the 3<sup>rd</sup> week of the month to discuss how next month's rent will be paid. Assess if the funds will be available on time.
- Meet on the 1<sup>st</sup> of the month to help the tenant submit their rent payment.
- Provide the tenant with transportation to the bank or another location to obtain a money order.
- Work with the tenant to create a realistic budget that includes all their expenses and sources of income. The responsibility lies with you, as the service provider, to create a space where tenants feel safe to disclose all their actual expenses without judgement. The ["Honest Monthly Budget"](#) from OrgCode is a great resource for navigating these conversations.

## Exploring Available Resources

Tenants are often unaware of the resources to help fill rental gaps or provide emergency assistance.

- Identify available emergency rental assistance programs in the community.
- Identify other sources of emergency financial assistance (free or low-cost transportation options, food pantries, energy assistance programs).
- If there are ongoing rent payment concerns, consider referring the tenant to a representative payee.

## Incentives for Paying Rent

Supportive housing staff may offer incentives for paying rent on time. This can come in many forms and can create a bit of “fun” for the community. For example: The names of those who paid rent on time go into a drawing for an item of value (gift card to grocery store or restaurant, gift basket of cleaning supplies, free laundry for a month, new microwave, tickets to a movie or sporting event, monthly bus pass, etc.). Work with your community to provide donations or small grants to cover these costs.

## Discussing Unpaid Rent with Property Manager

Property Managers need tenants to pay rent on time to ensure their buildings are well maintained. Supportive service staff and property managers should be in regular communication about which tenants need assistance with making timely rent payments. Helping tenants understand their responsibilities as lease holders will allow them to have positive relationships with supportive housing staff — this includes proactive communication about late or unpaid rent. Coaching tenants through these conversations can be a very helpful practice.

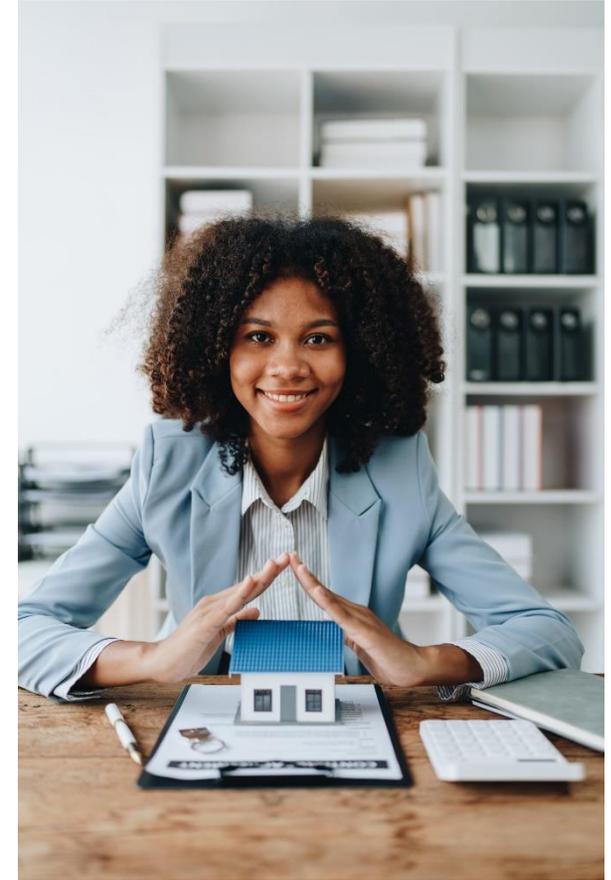
## Collaborating with Property Managers on Flexible Due Dates

The date that tenants with disabilities receive their SSI/SSDI payment each month may vary. Supportive service staff and property managers can collaborate to provide flexible rent payment dates for tenants as needed. For example, if a tenant must pay rent by the 5<sup>th</sup> of each month to avoid a late fee, but they do not receive their SSDI payment until the 10<sup>th</sup>, property managers may agree to waive any late fees through the 11<sup>th</sup> of the month.

## Extended Periods of Late or Non-Payment of Rent

You may encounter a tenant who neglects to pay their rent for an extended period of time. If this is not promptly and regularly addressed by supportive housing staff, changing the behavior may prove more challenging. Assume good intent on the part of the tenant. Express appreciation for their collaboration in remedying the matter so that they can meet their rent obligations and remain successfully housed.

- Solicit information to understand why the tenant has not been paying rent.
- Work to develop a rent payment plan that gradually moves the tenant towards paying rent in full. Be sure to agree on specific payment increments and a practical timeline.
- If it is unrealistic that the tenant can ever repay past rent and late fees, consider a “clean slate” plan. For example: If the tenant shows a good faith effort to repay some of their back rent for three consecutive months, the rest of their debt is forgiven.
- Help the tenant to create a plan that lays out the next steps, actions, and services that will occur to meet the obligations of the payment plan agreement.



## When a Tenant is Unwilling to Discuss their Rent Obligation

Occasionally, a tenant may be entirely unwilling to discuss their unpaid rent with supportive housing staff. Remember that financial matters can be extremely stress-inducing, especially for those who have experienced housing instability, homelessness, and poverty. Make sure the tenant has all the essential information and resources needed to make an informed decision about complying with their lease.

- Make repeated and varied attempts to discuss the rent obligation (in person, via email/phone/text, in the office, at their apartment, or in the community), as well as the eventual consequences of non-payment.
  - It may be useful to include peer support staff, the tenant's friends or family members, or other trusted individuals in these conversations, with their consent.
- Work to build trust and rapport. Engage the tenant around topics of interest or importance to them. Once they have addressed other pressing matters, you may be able to inquire about their unpaid rent.
  - For example: A tenant may have neglected their rent payments because they are preoccupied with an emergency health concern. Listen patiently, offer assistance to help them address their health issue (make a doctor's appointment, or accompany them to the pharmacy, etc.). When the health issue is resolved, the tenant may have the ability or willingness to address the outstanding rent.
- Practice radical acceptance of the tenant's point of view. Try to understand, from their perspective, the reason they are unwilling to discuss the topic or unwilling to make their rent payments.
  - Occasionally, a tenant's mental health or cognitive function may impact their understanding of their rent obligations. A tenant may believe they paid their rent when they did not, or even believe they are the owner of the apartment and do not need to pay rent. Working with other mental health professionals, peer support specialists, representative payees, or friends and family members may also be useful in such scenarios.
- Discuss how payment of rent can support the tenants' other goals.
  - For example: The tenant is working a new job that they really love. How could the possibility of losing their housing impact their ability to maintain that employment?
- Try to engage the tenant in discussions about alternate housing plans, if they can no longer live at their current property.
  - Tenants who are unwilling to pay rent may reconsider when faced with the reality of returning to an emergency shelter or other less desirable environment.
- Remember that we provide those we serve with "the dignity of risk and the right to failure." If the end result is a loss of housing, staff continue to provide support and resources to the extent they are able. Loss of housing is sometimes an unfortunate step on a tenant's journey, but it is not the end of our work.