

Timeliness of Rent

January 2015

SUBJECT: Making the Rent on Time & Postal Update

Having a place to live is the most important thing to have financially secured! "Tax Season" can be a good time to help build up protection by putting your refund in a savings account. Some people use their refund to pay their rent a month ahead. This way no matter what happens they will at least have a month to recover without having to worry about having a place to live.

Most Leases with rent due on the 1st of the month declare the rent late between the 3rd and 5th of the month. This is to allow time for delivery by the post office for your payment mailed on the 1st. Late fees are not only meant as an incentive to pay on time but also help to cover the extra labor and expense a landlord incurs handling late payments.

Traditionally local deliveries in Metairie, LA have been next day if they were not backed up. However, since January 2015 the post office has changed its internal workings and now all mail goes through a district routing center even though the pick-up and delivery post office may be the same. Delivery is now, best case, running 2 business days and up to 4-days for local delivery. More than ever, it is important for the rent to be in the mail on the 1st.

The post office stamps the date of pick-up on your envelope. Although the post office delivers on Saturday, mail is "routed" Monday - Friday. Sorting takes place after the post office closes and is trucked to the most efficient district routing hub in the middle of the night. The routing hub is a huge facility where mail for many cities are regionally sorted. For example, mail that originates in Metairie for delivery in Metairie may actually be routed through Baton Rouge. UPS routes through Chicago, IL. Fed-Ex air routes through Memphis, TN.

Examples:

#1. Let's say your letter carrier picks up at 3pm and you have placed your outgoing mail before the pickup time. It is Friday and your envelope will be stamped with the pick-up date (postmarked). Although the post office stamps your envelope that Friday and may sort it, it will not be routed until Monday for a Tuesday delivery. (4 actual days, 2-business days)

#2. Again, it is Friday and you just got paid. You buy a money order and placed your envelope in the outgoing mail at 6pm or even directly in the post office after its last pick-up time. Nothing will happen to your mail until Monday night and it will likely be "postmarked" with Monday's date. If the post office is not backed up it will be sorted on Monday night and trucked to the appropriate district routing hub. On Tuesday it will be routed, then trucked to the delivering post office that night so that it can be delivered on Wednesday. (Still 2-business day delivery even though you are thinking this is more like 5-days).

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#3. You place your envelope in the outgoing mail on Tuesday before the pick-up time. It is sorted Tuesday night and trucked to the appropriate routing center during the night. It goes through the routing process on Wednesday and is sent to the delivering post office that evening for a Thursday delivery. (2-business day delivery)

#4. You don't print your delivery address clearly. Your mail is rejected from the fast lane and sent to a special reader to see if he can figure out the correct delivery address. This can add a week to the delivery time.

#5. You don't print your delivery address clearly and it cannot be figured out within a few seconds so it is returned to the sender if the "from" address is clearly indicated on the upper left of the envelope. This can take up to 21 days.

#6. You don't put the return address on the envelope and the deliver to address gets damaged or is otherwise unreadable. Your mail goes to the "dead letter department". If there is sufficient information inside it might eventually get delivered but could take months depending on how backed up they are.

#7. You forget to put a stamp on the envelope. The post office does not deliver mail without the required postage.

There are all sorts of scams involving checks and money orders. The bottom line is that if your landlord does not receive your payment that can be cashed, then he has not been paid. If your check was lost you will need to write another one. If your money order has been lost it will take months to get paid on a valid claim.

All in all the post office is extremely reliable and millions of bills are paid every year via the US mail without incident. The old saying of the "check is in the mail" just does not work.

Also whenever you move be sure to go to the post office and get a "change of address" kit. Make sure the post office has your new address and that you notify anyone who might send you mail of your new address. The post office will only forward "first class" mail and only for a prescribed amount of time. And yes, it takes extra time for forwarded mail.

You may find other items of interest at <http://www.condobus.net> - click on "The Landlord Guide".