

# Seattle Renter Late Fee Stories

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- **“My landlord charges \$250 for late rent. My rent is already half of my take home pay each month, and having to pay the late fee keeps me more in debt every single month.”**
- **“I receive a late fee immediately when the month starts if it’s not paid on the first of \$250 and then a few days later I will get an extended late fee of an additional \$250. After they already raised my rent, 25% 10 months ago. It’s outrageous. As a new mother, this is not what I planned on doing in my first year of motherhood.”**
- **“Every time I am late on rent, there’s a \$100 late fee. There’s also an overdraft fee which they charge twice — ‘one for them and one for my bank.’ So if I don’t have the money in my bank to pay, and they try to charge me, I owe \$160 just for being poor. Monetary punishment for insufficient funds boggles me because if I didn’t have money in the first place, I won’t after being charged another \$160.”**
- **“I exist on my Social Security Retirement Benefits which are paid on the second Wednesday of the month. Of course, my rent is due on the first of each month. This sets me up for a perpetual late fee of \$50 every month since my check will never arrive before the deadline to pay without penalty, which is the 5th. I have asked several times to change my due date to the 15th. The landlord, Community Roots Housing, will not budge on any dates. And we all know the US Government will not change my SS payment date. The “creative” solution proposed by CRH was to save up enough money to get a month ahead and keep one month's rent in the bank for the payment on the first of the month. Well, on approximately \$1,700 total income per month it is next to impossible. I estimate that I have paid over \$3,600 in late fees so far. The high past due penalty has not encouraged me to pay rent on time and in fact has hindered my ability to pay future rent. All because the landlord will not accept a mid-month payment as an on-time payment.”**

- **“My rent is being raised by \$200/mo in June which officially brings the percentage of my rent up to 50% of my income. Late fees based on a percentage of your rent is then raised along with ANY ALLOWABLE and LAWFUL raise in rent. So, now if your landlord raises your rent by 10% per year, any late fees and any other fee that has its basis as a percentage of rent is also raised. It needs to be capped so as not to make rising rent a catalyst for raising fees also.”**
- **“My landlord has never told me in the 2 years I’ve lived there about late fees or what it would be. All of a sudden this year they come out of nowhere saying it's a \$100 late fee added to the rent total. That’s not fair when we never knew it. We live on Section 8. It's hard already to pay rent now and add an extra \$100. Section 8 vouchers are giving us a difficult time as is to lower the cost of the rent paid. Now to worry about an extra \$100 when I’m the only one working in my household of 4.”**
- **“Hitting tenants when they're down by gouging them with exorbitant late fees is cruel and unproductive. If someone can't make their rent that month, they're likely unable to pay the fee on top of that. It's extortion, and puts people at risk of becoming unhoused, which is an increasing problem in the city & across the nation. We need to put people over profit and create humane solutions that are fair to tenants first, and landlords will benefit too.”**
- **“Late fees impact every renter in Seattle. When you are just one day late (and often it is only because mail is late or landlord does not have a place to safely drop rent checks) most landlords in the City charge on average \$55 per day after the 5th calendar day; some, like mine, charge \$55 for 5 days raising it to \$75 after that. Also, my landlord and others charge fees for utilities paid late. As a low income renter these fees are very impactful. \$55 is a weeks’ groceries, medication co-pays, or anything else one might need. Landlords pocket this money as profit alone. If the late fees went to property improvements or repairs and upkeep maybe it could be justified but as it stands it seems the 6 figure salary paid to my “leasing manager-vice president” is, in part, paid by these fees. Landlords make plenty of profit (I don’t see any going out of business or having lay-offs) but**

**I do see run down buildings like mine where repairs are not made or ignored. Since the City Council will not cap rents or impose a sliding scale rent system then at least cap these unnecessary fees. Renters know when the rent is late, we do not need a fiscal reminder.”**

- **“I’ve known multiple people who, over the last few years, have had months of food insecurity and compounding medical issues due to the fact that their late fees added up because of high rent and low wages. Many of these people work upwards of 50 hours a week.”**
- **“Late Fees are excessive and do not compensate for anything actually lost by the landlord. Rent comes first before most bills so if people cannot make it on time, they are most surely struggling. It’s not like we’re talking about people who are not ever paying their rent, they are, but then they are forced into paying on top of what is already a difficult financial situation. Just being a renter with none of your monthly rent magically turning into equity like a landlord gets in return+profit margin is the situation our working class has no other option but to take to keep a roof over their family and it is to their own detriment. Please hear the voice of reason behind this petition and side with those in the struggle, working day after day to come up with the money and not further penalize them, redistributing their wealth, their labor to a sector of society that is killing the spirit of a nation.”**
- **“Yes and I have worked with homeless clients for over 13 years. I've seen this happen to hundreds of clients if not thousands. I help my clients find housing while addressing their mental health needs. Accruing late fees leads to homelessness and it's virtually impossible in this expensive economy to recover from an eviction, overdue fees and rent. It should be illegal to charge more than \$10 late fees and to give eviction notices if a person falls a couple weeks behind. They should allow a payment plan so people don't have to fork over \$2,000-2,500+ all at once and risk fees. Demand rent control! No one should pay 1/2 (or more) their income on rent or housing. The minimum wage would need to be \$30 plus an hour for the average family to survive. This is a great idea, but it is not enough. Time to**

**demand a REAL livable wage for ALL, not just for minimum wage workers!!”**

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- “I have been charged \$150 for late rent due to the rent being 6 days late. I was notified that the rent was 6 days late with an eviction notice. I had thought I’d paid the rent but since I had not pushed the correct button on the online form when paying the transaction so the payment attempt was void. I am also charged \$1.00 to pay online which is the only way rent can be paid.”
- “Yes and rent keeps going up and late fees on top of that plus all utilities my whole check goes to keeping a roof over my head. Me and my kids don't have extra for no other bills, \$1800, 1 bedroom 3 girls, we're a step away from being homeless.”
- “With all the late fees and price increases we can't afford to pay anything else. Someone please please please put a stop to late fees and rent increases. The cost is beyond out of control.”
- “From \$100 late fees to \$200 rent increases yearly. But isn't the real issue the price of rent? If you need 2 incomes to pay the rent and bills if it goes up anymore it will be impossible to adhere to the 5 people per house and only 1 family per home rules that we have to adhere to. So I hope there is a rent cap included here too. At 75% of minimum wage at 40 hours per week.... for a 2 bedroom. That is closer to realistic. Thank you. It is so bad that soon I will be paying rent late. Or maybe not be able to make rent.... so how will I pay that extra \$100?”
- “It happened to me. I have been charged a \$150 late fee a few times.”
- “My landlord charges \$100 in late fees (nearly 10% of the rent) on the 7th of the month. Put me into rent debt, then offered me a repayment plan adding \$500 a month (nearly half my rent). Being forced to move out after losing my job. I hate

this place. Please do what you can, Councilperson Sawant. You're an inspiration to me.”

- “I got rental assistance and the contract we signed said they couldn't raise my rent for 6 months. They not only raised my rent, they harassed me the whole time. Wouldn't fix mold and leak problems and charged me for parking. I've been here for 8 years and they added on massive late fees before rental assistance so they could collect when it got paid. They have price-gouged me on everything...”
- “Too many people I know have had their life ruined by incredibly high rental late fees stacking up and making it impossible for them to claw their way out financially. It makes the line between financial stability and homelessness razor thin. We need legislation that prevents more people from landing on the streets. Unregulated fees have exacerbated our current homeless crisis. Financial ruin should not be a punishment for paying rent late.”
- “I got behind on rent once and not only was it \$140 for late fees, the landlord misappropriated the funds and I ended up having to pay again over a year after I had gotten my rent back on track. If I hadn't had help from my tribe I would have been on the street.”
- “Avenue One property management charges 10% late fee. For us that is \$370 if paid on the 6th. Our rent is \$3700.00 a month for an unregistered house.”
- “I recently left an apartment where the landlord charged \$100 per day for every day the rent was late. They even made a mistake once and tried to charge me for multiple days for their disorganization for losing my paper check and thinking I didn't pay on time. They are ruthless and lack compassion for folks who are already struggling to stay afloat in this expensive city.”
- “I have had friends who also rent in Seattle be charged "late" fees on their rent for their landlords misplacing/not cashing their checks in time. These fees are often \$100-200+ and are morally reprehensible.”

- “\$10/day after the 5th day of the month, but if you pay on the 6th day, you (also?) owe \$50.00. It’s language like this that makes it difficult for folks like me to understand and keeps landlords in power and not accountable or trustworthy.”
- “I am a nurse who has worked with many families who struggle with day-to-day necessities. I have also worked with homeless people. I have veteran and civilian friends and loved ones who have been homeless. Families and individuals need stable housing to keep jobs and stay healthy. Exorbitant late fees exacerbate housing precarity and make it increasingly difficult to pay back rent and keep housing. Evictions make getting new, safe housing nearly impossible. Once homeless, the barriers to housing are extremely difficult to overcome. Landlords should not be permitted to charge exorbitant late fees that drive people deeper into debt. Everything should be done to keep people housed. Housing is a human right. The state of homelessness in this city breaks my heart every day. City council should do everything in its power to stop and reverse this trend. Eliminating exorbitant late fees is a great start.”
- “I’ve been charged 300+ dollars at least twice in the place I currently live. I send my rent check five days before the last of the month and sometimes it does not get to property management for two weeks yet I’m the one charged. The check is going from Seattle to Lake Stevens. This has put me in debt, made it so I was not able to buy food.”
- “Yes, we are charged \$100 if we are even 1 hour late paying through the online portal.”
- “They charge an immediate \$250 fee plus a \$50 return check fee for rent paid after the first of the month.”
- “Yes, my lease states that if I pay rent after the 2nd of the month, I must pay an additional 100 dollars, which is simply unreasonable and, the way I see it, a threat of punishment and potential financial ruin.”
- “Our property management charges \$100 if late on the 5th and then \$10 a day after. Ridiculous.”

- “I'm not affected by late fees. But I have friends who have gone homeless because they couldn't afford the late fees upon fees. A \$10 cap is so needed to help keep people housed and not add to the homeless situation.”
- “There is a provision in my lease for extremely expensive late fees. They offer an option to split rent into two payments but charge the same amount as the late fees to do so. Landlords have no incentive to treat their tenants with respect and fairness unless they are forced to do so by law.”
- “Yes, I was late one day and was charged \$70 and another time the office was closed and I was charged another \$70. It's a very expensive late charge due to being on SSI. Please help us reduce late fees.”
- “My last landlord--or more precisely, the property management company he used to handle most landlord-tenant interactions--charged \$35 for rent checks arriving just a few days late. They vaguely claimed they gave "a few days grace period for mail" but never specified what that was or why a fee was sometimes charged for 4 days and other times not. \$35 is a lot of money for someone on a limited income.”
- “Our late fees are \$50 every day we're late.”
- “Landlords should not be able to take advantage of this system while they themselves delay replacing my CO2 sensors, air filters, and other upkeep.”
- “My lease agreement has a \$50 per day late fee, which would quickly make it difficult to pay.”
- “Most of my staff are struggling to pay their rent and it continues to increase for them as we attempt to pay livable wages in a small non profit.”
- “\$500 late fee on my lease.”
- “My late fee is \$75 per month. I can't afford to be late otherwise I'll end up being late the next month and the next month and the next. I'll never get caught up

because I'm not about to get a \$75 month raise. Our wages are extremely low. I'm still making around 40,000 per year for the last 23 years. With all these rate hikes and increase in food, but no increase in our wages, how do you make ends meet? Please put a cap on the late fees, it would be a huge help to me. Thank you so much."

- "While I have been personally fortunate enough to not experience the financial burden of exorbitant late fees, I reside in an income restricted complex, where management charges fines and upcharges for every possible reason. Ownership is negligent on safety and security for tenants, multiple times a year we are asked to provide proof of income for a variety of "qualification" reasons, yet they don't provide basics like access to recycling disposal. I have seen many eviction notices on the doors of fellow tenants, following the city's grace period for rent forgiveness ending. What I am trying to convey with this information, is that those of us on the margins are constantly battling with landlords for fair, safe, and affordable housing. Too many of us are already one paycheck away from eviction and homeless. To permit landlords to additionally penalize the poor perpetuates that cycle for the working poor - especially in a city with one of the highest costs of living - we will never be able to break that cycle if we are constantly monetarily penalized , simply for being poor."
- "Our former landlord attempted to charge us late fees when their autopay system went down. They said it was our fault for not sending a check instead. We didn't know the AUTOPAY didn't go through until they called us 10 days later."
- "Its extremely difficult for a research fellow working in academic university or institute to pay a late fee for in amount of \$200 when our stipend given by government and NIH is very minimal to manage a month's survival with rent, food, grocery, travel, electricity, water, phone bills to pay for. I did my research fellowship for over 5 years. Many others did it for 10 years, and with family it is difficult to pay any extra cost. Please put a cap of \$10 on late fees for the rent payment. Please consider about daily wage workers who are essential to run the work for each city, town, and countryside areas."

- “Yes, I was charged a penalty of 150\$ for one day late payment. From there I was careful. But the late penalty is really huge and seems very unfair.”
- “Yes, I’ve seen this happen to my closest friends and loved ones. These late fees always target those who are struggling the most, financially. Then there are only more consequences for the late fees in the future. Stop targeting our most vulnerable people. They need our help, not more financial punishment.”