



## Struggling to pay rent? Here are a few suggestions.

There are times when we need help from others. If you are struggling to pay rent, social services experts suggest you tap into the following resources:

1. **Personal Resources** – These include one’s ability to draw upon talents, savings, and contacts to produce a solution. This would include savings, the ability to work to generate income, and the ability to sell personal items to generate cash. It also includes our ability to get loans from financial institutions.
2. **Family and Friends** – People generally have connections to other people. These people are sometimes able and willing to assist. Sometimes family and friends, even when they know we are struggling, will not volunteer help because they do not want us to think they lack confidence in our own abilities. If you need help after you have exhausted your personal resources, you should ask friends and family for their assistance. Even if there are strings attached, which there sometimes are, you should try and accept help when needed.
3. **Community, religious, and neighborhood groups** – There are numerous groups with funds to help you out in times of crisis. Many churches help people who are not even members of their faith. Many community and neighborhood groups exist to help those in need. After personal resources and family and friends, reach out to these groups.
4. **Government agencies** – Federal state and local governments provide help to those who are in need. This may be rental assistance, help paying utilities, unemployment programs, food stamp and aid programs, emergency relief and public housing assistance programs.

If you are struggling to pay rent and can’t get help from these sources, sometimes your landlord can work out a payment program or give you extra time. They will generally be more helpful if you can explain what you are doing to get help and if you can be specific on how much time you need.

### **Eviction Process in Utah**

Because there are so many resources available and many rental operators are willing to work with renters, Utah’s Eviction Rate is one of the lowest in the country. Only about 2% of renters each year receive an eviction filing, and half of those cases are settled without an eviction. If you do receive a notice from your landlord **DON’T IGNORE IT**. Communicate and work with your landlord. If your landlord can’t give you more time (remember - they have bills to pay and families to support) try to move out before an eviction is started or as soon as possible. This will reduce the costs and consequences of an eviction.