



**Paying rent helps everyone.
It keeps your home well maintained,
your credit healthy, and your neighbors secure.**

Keeping your building healthy

It's your home. Your rent keeps heat and electricity on, and pays for your appliances and for the water you need to wash, bathe and cook. It keeps your building clean, and your custodian paid. It pays for repairs—and when you need them, you really need them. It empties the garbage cans and dumpsters. In the summer rent pays for landscaping, and in the winter, it pays for snow removal.

Keeping your credit healthy

Paying rent on time protects your credit rating. A bad credit rating can make it difficult to get a new home, get a credit card, or even a job. (If you need help with credit issues, visit <https://www.nfcc.org>.) If a case against you goes to judgment, your creditor may have as long as seven years to collect and, during that time, your wages could be subject to garnishment.

Keeping your neighbors healthy

Not only is paying rent good for you, it is also good for your neighbors. Everyone in your building depends on having it well-maintained, clean, and stable. It

is also good for your neighborhood and community, because a building that falls into disrepair creates an unwelcome environment for others.

What to do if you can't pay rent

Contact your housing provider immediately if you can't pay rent. Most housing providers understand this is a difficult time for everyone, and they may be able to help. If they don't know you need help, though, they won't know to offer help. They may be able to assist you in applying for rental assistance programs, creating a payment plan, or assisting you in other ways.

Mediation has been proven to be a quick and effective means of resolving issues between tenants and housing providers. The Center for Conflict Resolution has provided FREE mediation services for over 40 years. Call them at 312-922-6464.

Remember

Those who can pay rent should pay rent to allow flexibility for those who can't.