



## **Compliments of the UTAH Apartment Association**

### **Safety Nets for Times of Crisis**

All people encounter struggle and hardship in their life. For everyone there is an appropriate safety net for crisis and struggle. When someone has difficulty paying for housing, they need to rely on the following safety net to solve their crisis. This safety net includes the following categories in order:

1. **Personal Resources** – These include one’s ability to draw upon their talents, savings, and contacts to produce a solution. In the case of an economic demand, this would include savings, the ability to work for income to satisfy the demand, and the ability to sell personal items to generate cash. It also includes our own ability to get loans from financial institutions.
2. **Family and Friends** – Each person in our society has connections to other people. These people often are able and willing to assist. The vast majority of the time, 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. Often times, one must ask for specific help. In economic crisis, after we have exhausted our personal resources, we should ask friends and family for their assistance. Even if there are strings attached, which there often are, solutions offered should be accepted where possible.
3. **Community, religious, and neighborhood groups** – There are numerous groups with funds to help you out in times of crisis. Church groups are often among the best and are particularly helpful to active members of their order. Also, many community and neighborhood groups exist to help those in need. After personal resources and family and friends, these groups should be the next to fall back on.
4. **Government agencies** – The bulk of the US Budget is spent on social programs. This amounts to billions and billions of dollars. After all other avenues, one can turn to Uncle Sam for help. There are unemployment programs, food stamp and aid programs, emergency relief and public housing assistance programs for help.

Interestingly enough, one’s landlord is not on this list. Never should a person expect or ask their landlord to give them a personal loan of time or unpaid housing. Eviction law is clear. If a landlord gives a three day notice, the tenant must pay or move within three days or be subject to paying damages of three times your months rent for as long as they stay. As a last resort, law allows people to move out and return possession to their

landlord rather than get deeper in the hole. If the above four options don't solve the crisis, a person should move out and not cause a greater crisis by staying.