

Rental Assistance & Late Rent Policy

At Wishtan HomeServices, we want every tenant to succeed in their home. Paying rent on time is a requirement of your lease, but if you are struggling, we want you to understand our process and what resources are available.

Late Rent Process

- 1st of the Month Rent is due.
- 3rd of the Month If unpaid, you will receive reminders by email and text.
- 6th of the Month A 5-Day Pay or Vacate Notice will be sent to you by email.
- 10th of the Month If still unpaid, you will be physically served a 5-Day Pay or Vacate Notice by a licensed process server or the county sheriff.
- After the 5-Day Notice If unpaid, an eviction filing may follow.

Why This Process Matters

This schedule ensures:

- Consistency Every tenant is treated the same, with clear timelines and notices.
- **Legal Protection** Physical service by a process server or sheriff creates an official record if the matter goes to court.
- Clarity Tenants know exactly what to expect if rent is not paid on time.

We strongly encourage tenants to set up **auto-pay** through the portal to avoid late payments altogether.

Tenant Responsibilities

- Pay on time: Rent must be paid by the 1st of each month.
- Written agreements only: We cannot make verbal arrangements by phone. Any agreement or confirmation must be documented in writing.
- Use Auto-Pay: Setting up auto-pay ensures you never miss a payment.
- Partial payments: Roommates may each pay their share toward the total rent before any
 delinquency occurs. However, once a 5-Day Notice has been served, only payment of the full
 outstanding balance in certified funds will stop the eviction process.

Rental Assistance Resources

Rental assistance programs are managed by state, county, nonprofit, and faith-based organizations. Wishtan HomeServices does not operate or control these programs. This information is provided for reference only. Program availability, requirements, and funding may change. Tenants are responsible for confirming eligibility and may also find additional help through churches, charities, or local organizations.

Statewide & Regional Resources

- Illinois Housing Development Authority (IHDA) www.ihda.org
- Illinois Department of Human Services www.dhs.state.il.us
- 211 Illinois Call or visit www.211illinois.org for local housing resources
- Prairie State Legal Services www.pslegal.org (legal assistance for tenants facing eviction)

Local County Resources

Adams County

- 2 Rivers Regional Council of Public Officials (also covers Brown, Pike, Schuyler) www.2riversrcd.org
- Catholic Charities of Quincy rental and utility assistance based on funding
- Salvation Army Quincy www.salvationarmyquincy.org

Brown County

• 2 Rivers Regional Council of Public Officials – www.2riversrcd.org

Schuyler County

• 2 Rivers Regional Council of Public Officials – www.2riversrcd.org

Hancock County

- Western Illinois Regional Council (WIRC) (also serves Henderson, McDonough, Warren) www.wirpc.org
- Local Salvation Army chapter (Keokuk/Quincy area)

McDonough County

- Western Illinois Regional Council (WIRC) www.wirpc.org
- Salvation Army Macomb www.salvationarmymacomb.org

Henderson County

• Western Illinois Regional Council (WIRC) – www.wirpc.org

Warren County

- Western Illinois Regional Council (WIRC) www.wirpc.org
- Salvation Army Galesburg (serves Warren & Knox) www.salvationarmygalesburg.org

Knox County

- Salvation Army Galesburg www.salvationarmygalesburg.org
- Catholic Charities of Galesburg

Fulton County

- Spoon River Community Action Agency (varies by funding, sometimes through DHS contracts)
- Local Salvation Army chapter (Peoria-based programs may extend to Fulton)

Other Options

In addition to formal rental assistance programs, tenants may wish to explore personal resources such as:

- Borrowing from trusted friends or family
- Using available credit options
- Seeking help from local churches or charities

Important: Wishtan HomeServices does not provide financial counseling. Tenants are responsible for evaluating these options carefully.

Our Commitment

We will:

- Provide ledgers, lease copies, and documentation promptly if you are applying for assistance.
- Apply our policies consistently and fairly across all tenants.